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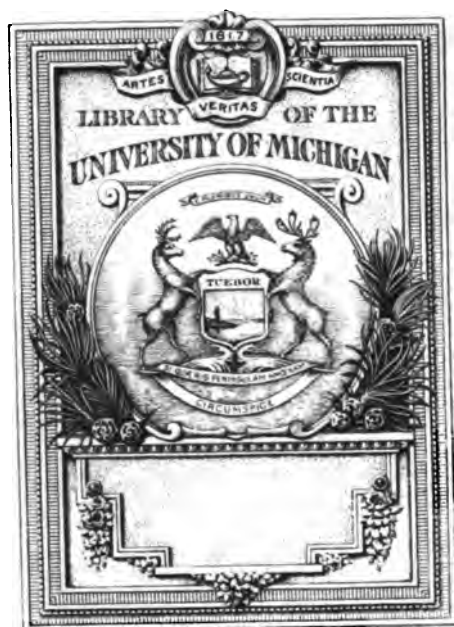
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JOINT DOCUMENTS

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OF THE 41848

STATE OF MICHIGAN

FOR THE YEAR 1891

IN FOUR VOLUMES

VOL. II.



BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1892

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TWENTY-SECOND
ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF MICHIGAN,
YEAR ENDING DEC. 31, 1891.
PART I.
FIRE AND MARINE INSURANCE.

BY AUTHORITY.

LANSING:
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS.
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TWENTY-SECOND ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE.

PART I.—FIRE AND MARINE.

STATE OF MICHIGAN, }
INSURANCE BUREAU, }
Lansing, April 18, 1892.

HON. EDWIN B. WINANS, *Governor of Michigan*:

SIR—As Commissioner of Insurance, I have the honor to submit herewith, in accordance with requirements of law, Part I. of the twenty-second annual report of this department, embracing the business of fire and inland insurance for the year ending December 31, 1891:

At the commencement of the year there were three joint stock companies organized under laws of Michigan, and one hundred and forty-nine companies of other states and countries authorized to transact the business of fire and inland marine insurance in this State. During the year there was no change in the number of home stock companies. Of companies of other states, eight, with aggregate capital of \$2,157,619.00, were authorized and nineteen companies with capital aggregating \$5,100,010.00 withdrew from the State. The net decrease in the number of companies doing business in the State is eleven, and of capital represented, \$2,942,391.00.

The past year was one of unusually heavy losses by fire; the amount of indemnity paid by companies reporting, on fire business alone aggregating \$2,479,525.57, as against \$2,189,462.94 for the year 1890. The premiums received were \$4,018,219.83 for 1891, and \$3,769,590.00 for 1890, the ratios of losses to premiums increasing from 58.1 per cent in 1890 to 61.2 per cent in 1891. The results in the country at large are believed to have not been more satisfactory, and as a consequence there is a disposition on the part of the weaker companies to retire from the field. The effect of the disastrous experience of the last few years has been to cause underwriters to seriously consider the outcome of the business of fire insurance, and to devise if possible some means to, in a measure at least, stay the yearly increasing fire waste in the country, a large percentage of which, it is believed, is the result either of incendiarism or criminal carelessness.

With this in view the national convention of insurance commissioners of the United States, recently held at St. Louis, adopted the following resolution:

"Resolved, That it is the sense of this convention that laws should be enacted by the several states providing for official investigation of the causes of fires, and providing for prosecution where incendiaryism or criminal neglect is the cause of the fire."

While not present at the convention referred to, I fully agree in the action taken in this matter, and respectfully suggest the propriety of executive recommendation to the legislature for the enactment of some measure to effect the object of the resolution. I am well satisfied that the passage of a well considered act would do much toward reducing the abnormal fire waste of the last few years, and would not only be in the interests of fire insurance companies, but do much to protect the people of the State from the destruction of property not covered by insurance.

The state of Massachusetts has for several years had a law providing for an investigation in the causes of fires, and it is reported to have worked admirably. This matter is deemed of sufficient importance by the national board of underwriters to induce it to memorialize the president of the United States on the subject of wastage by fires. The document says that the loss by fires for the last five years has aggregated the enormous sum of six hundred millions of dollars.

The abstracts and statistical tables included in this report give sufficient data from which the standing of the companies authorized to do business may be estimated. The companies are generally managed by men of large experience in underwriting, and it may be said, without undue flattery, that no class of associations involving large financial trusts, have been more honestly and prudently managed than have the insurance companies now authorized in Michigan.

Michigan fire and inland business, 1870 to 1891, inclusive.

Year.	Number com- panies report- ing.	Risks written in Michigan.	Premiums received in Michigan.	Losses in Michigan.	
				Paid.	Incurred.
1870	95	\$131,607,188	\$1,612,241 53	\$978,589 08	\$989,049 68
1871	59	136,469,945	1,647,507 24	942,946 22	1,083,951 54
1872	96	158,304,755	2,208,735 00	1,286,517 76	1,385,407 91
1873	106	164,478,795	2,505,338 23	1,536,806 47	1,436,461 81
1874	112	162,258,056	2,570,637 63	1,225,672 68	1,273,262 66
1875	121	163,574,578	2,522,605 31	1,350,148 05	1,371,084 69
1876	129	145,421,718	2,104,995 67	1,062,109 99	1,047,373 12
1877	122	148,146,879	1,898,638 73	1,319,083 82	1,360,653 22
1878	131	151,389,385	1,760,847 79	911,987 41	982,362 45
1879	126	161,853,490	1,829,188 75	1,064,005 69	1,023,996 05
1880	132	184,366,708	2,084,038 67	840,977 59	957,526 17
1881	129	192,545,901	2,419,101 01	1,589,950 53	1,579,273 89
1882	129	217,093,440	2,860,694 54	1,426,105 52	1,478,929 11
1883	130	226,976,826	3,243,667 42	1,648,798 33	1,717,804 47
1884	122	237,246,726	3,367,946 20	2,335,677 96	2,405,973 75
1885	121	229,183,597	3,274,608 83	1,894,296 86	1,988,664 85
1886	187	242,821,581	3,351,785 68	2,082,353 86	2,010,205 10
1887	137	243,635,511	3,409,419 13	2,007,284 80	1,989,229 00
1888	142	255,047,544	3,571,988 02	1,684,353 48	1,719,745 52
1889	142	275,519,744	3,782,440 51	1,689,214 07	1,709,014 12
1890	146	265,320,171	3,770,314 37	2,189,462 94	2,297,190 84
1891		279,173,561	4,048,219 83	2,479,525 57	2,517,663 74

Michigan inland marine business, 1870 to 1891, inclusive.

Year.	Number com- panies report- ing.	Inland risks written.	Inland premiums received.	Inland losses paid.
1870	12	\$6,185,565	\$48,169 88	\$51,618 23
1871	5	4,194,560	74,500 67	24,824 68
1872	14	14,593,109	212,970 50	80,509 98
1873	17	18,667,255	258,608 47	147,446 44
1874	16	12,301,012	288,798 31	126,136 58
1875	16	10,846,667	180,862 38	96,890 71
1876	16	7,067,114	111,550 16	52,691 04
1877	18	9,599,337	96,530 01	78,421 88
1878	15	11,557,618	80,930 87	31,105 01
1879	22	13,145,624	76,422 58	42,829 92
1880	22	16,808,428	95,836 70	61,105 50
1881	25	12,358,109	115,014 73	46,256 66
1882	26	15,506,950	150,001 19	53,294 05
1883	23	15,934,602	128,449 40	107,744 64
1884	17	15,362,784	162,271 19	79,586 42
1885	16	11,007,530	97,837 24	43,154 71
1886	15	16,085,293	120,207 21	66,859 51
1887	17	12,637,084	99,154 23	114,742 81
1888	14	13,782,945	123,349 10	63,275 87
1889	17	25,970,955	192,310 61	116,762 30
1890	20	21,522,370	236,012 43	218,750 84
1891	16	19,366,448	225,213 10	91,576 80

The following exhibits the business in Michigan, for the years from 1871 to 1891 inclusive, with the average rate of premiums charged:

Average rate of premiums charged on fire and marine business, 1871 to 1891 inclusive.

Years.	Companies.	Number.	Michigan business.		
			Risks written.	Premiums.	Average rate charged.
Michigan stock companies.					
1871.....		3	\$18,901,201 00	\$350,708 07	1.32
1872.....		3	19,086,892 00	277,268 56	1.45
1873.....		3	17,184,838 00	277,409 08	1.61
1874.....		3	18,082,909 00	320,571 92	1.77
1875.....		3	18,858,841 00	287,304 92	1.52
1876.....		2	12,024,515 00	174,418 02	1.45
1877.....		2	12,188,235 00	149,890 57	1.23
1878.....		2	10,778,817 00	119,771 53	1.11
1879.....		2	12,562,679 00	115,449 50	.90
1880.....		1	10,512,105 00	96,937 15	.94
1881.....		2	12,420,945 00	148,547 27	1.19
1882.....		3	14,876,254 00	185,090 05	1.24
1883.....		3	14,991,950 00	178,075 75	1.19
1884.....		3	15,751,847 00	225,433 58	1.43
1885.....		3	18,466,909 00	273,741 57	1.48
1886.....		3	21,413,038 00	293,571 36	1.32
1887.....		3	26,185,853 00	277,981 94	1.37
1888.....		3	22,188,651 00	303,612 52	1.37
1889.....		3	24,680,070 00	352,902 12	1.43
1890.....		3	27,168,914 00	360,453 00	1.33
1891.....		3	27,929,043 00	348,219 70	1.25
Companies of other states.					
1871.....		51	101,569,197 00	1,197,169 45	1.17
1872.....		88	130,544,617 00	1,652,772 28	1.37
1873.....		92	130,571,714 00	1,938,423 67	1.43
1874.....		96	130,571,618 00	1,867,877 18	1.54
1875.....		105	123,899,386 00	1,556,179 11	1.49
1876.....		113	108,827,015 00	1,534,742 82	1.42
1877.....		101	116,210,426 00	1,473,949 45	1.26
1878.....		118	118,928,589 00	1,858,579 89	1.14
1879.....		106	125,063,912 00	1,390,877 11	1.11
1880.....		109	147,823,614 78	1,619,594 43	1.09
1881.....		108	147,723,627 00	1,782,896 88	1.21
1882.....		96	158,888,602 37	2,045,966 61	1.28
1883.....		101	154,504,818 00	2,242,194 21	1.45
1884.....		94	169,191,640 00	2,357,509 43	1.28
1885.....		94	162,069,786 00	2,283,755 31	1.38
1886.....		111	178,692,907 78	2,368,231 01	1.33
1887.....		109	177,356,322 18	2,378,309 91	1.34
1888.....		114	180,283,800 00	2,440,877 15	1.35
1889.....		114	192,229,864 38	2,508,644 52	1.30
1890.....		118	187,674,911 74	2,601,689 31	1.33
1891.....		106	195,568,566 11	2,747,482 33	1.40

Average rate of premiums.—CONTINUED.

Years.	Companies.	Number.	Michigan business.		
			Risks written.	Premiums.	Average rate charged.
<i>Foreign companies.</i>					
1871.....		5	\$15,399,545 00	\$199,629 72	1.24
1872.....		10	18,723,246 00	280,685 80	1.49
1873.....		11	16,095,860 00	254,754 36	1.58
1874.....		13	16,987,002 00	277,884 76	1.64
1875.....		13	19,870,074 00	354,905 79	1.78
1876.....		14	21,157,742 00	344,781 06	1.63
1877.....		14	19,799,718 00	274,798 71	1.38
1878.....		16	21,632,028 00	283,196 87	1.30
1879.....		18	24,526,896 00	322,362 14	1.31
1880.....		22	26,225,987 00	367,506 36	1.40
1881.....		24	30,280,718 00	443,585 05	1.46
1882.....		28	43,323,584 54	629,617 88	1.45
1883.....		26	56,679,558 00	823,394 46	1.45
1884.....		25	52,303,230 00	804,708 19	1.53
1885.....		24	48,656,952 00	762,111 96	1.56
1886.....		28	42,870,844 56	704,569 72	1.65
1887.....		25	45,994,336 64	753,177 28	1.68
1888.....		25	52,675,093 65	887,496 35	1.57
1889.....		25	58,609,810 01	875,493 87	1.32
1890.....		30	71,758,808 20	1,041,617 90	1.45
1891.....		31	75,543,895 91	1,177,731 20	1.55

The following is a comparative exhibit of business transacted in the State for the years 1890 and 1891:

Comparative Michigan Business, 1890 and 1891. The business transacted in Michigan by the Stock, Fire, and Marine Insurance Companies, during the years 1890 and 1891, is as follows:

		Risks written.	Premiums received.	Losses incurred.
Michigan companies.....	1890	27,168,914	360,453	175,037
	1891	27,929,043	343,319	168,406
Companies of other states...	1890	137,755,949	2,583,806	1,534,864
	1891	196,563,565	2,747,482	1,731,439
Foreign companies.....	1890	71,619,025	1,037,497	785,833
	1891	75,543,306	1,177,730	715,431

UNAUTHORIZED INSURANCE.

There is, and probably will continue to be, so long as people are willing to purchase it, a large amount of underground or unauthorized insurance on the market. With the view of saving a few dollars in premiums, some people are willing to "take the chances," and a policy in some wild cat organization stealthily coming into the State in search of victims, innocently believing that they have driven a good bargain, and keeping quiet until their policy becomes a claim, when of a sudden they awake to a realizing sense of its worthlessness.

This business is engineered principally by persons residing outside of the State, whom it is difficult to reach by processes from the State courts.

COMPANIES AUTHORIZED.

During the year 1891 the following named companies were authorized to do business in the State:

Name.	Location.	Capital.
Albany Insurance Company	Albany, N. Y.	\$200,000
Armstrong Insurance Company	New York, N. Y.	200,000
Fire Association	New York, N. Y.	800,000
Mutual Fire	New York, N. Y.	257,612
Oakland Home	Oakland, Cal.	200,000
Reliance	Philadelphia, Pa.	800,000
Rockford	Rockford, Ill.	200,000
Queen, of America	New York	500,000

During the same period the following withdrew from the State. With but two or three exceptions these companies have reinsured their risks and retired permanently from the field.

Name.	Location.	Capital.
Armstrong	New York, N. Y.	\$200,000
Amazon	Cincinnati, Ohio	200,000
Aurora Fire and Marine	Cincinnati, Ohio	100,000
Empire State	Rochester, N. Y.	200,000
Exchange Fire	New York, N. Y.	200,010
Fireman's	Darton, Ohio	250,000
Fire Association	New York, N. Y.	300,000
Liberty	New York, N. Y.	800,000
North American	Boston, Mass.	200,000
Packers and Provision Dealers'	Chicago, Ill.	250,000
Prudential	Boston, Mass.	200,000
Standard Fire	New York, N. Y.	200,000
New York Fire	New York, N. Y.	200,000
Park Fire	New York, N. Y.	200,000
Union Fire	San Francisco, Cal.	750,000
Southern California	Los Angeles, Cal.	200,000
Peoples' Fire	Pittsburg, Pa.	200,000
Firemen's	Dayton, O.	250,000
Queen	Liverpool, Eng.	200,000

COMPANIES ADMITTED SINCE JANUARY 1, 1892.

Since the beginning of the present year the following companies have been admitted to the State:

Atlas Insurance Companies of London, England.

Capital Fire Insurance Company, Concord, N. H.

The statements of condition upon which the applications for admission were based are given in the body of this report, pp. 316-317.

MUTUAL COMPANIES.

At the commencement of the year there were two mutual companies of other states authorized in this State; but one of these, the Protection Mutual of Chicago, has reported the business of 1891, and had its authority renewed. This company confines its business to manufacturers' risks and was admitted under act No. 121, laws of 1883.

HOME MUTUALS.

The number of State mutuals doing business at the commencement of the year was seventy-four, of these sixty-six confined their business to insuring farm property, including in some cases schoolhouses and churches situated in the country; and of the remaining six, two to insuring detached property in cities and villages, and four to manufacturing and miscellaneous property. These companies have been separated, in preparing the statistical tables. At the commencement of the year there were ten State mutual companies, formerly doing business, in process of being closed up through the agency of receivers appointed by and reporting to the circuit courts in the counties where organized; of these, the affairs of two have been finally closed up and the receivers discharged; the affairs of the remaining eight companies are being adjusted as rapidly as possible and it is probable that all will be closed during the present year. The statements of the receivers, so far as they have been received, are included as an appendix to the printed abstracts of mutual companies.

As a rule, the business of the "Farmers' mutuals" has been satisfactory to the members of the associations, having been well managed and furnishing indemnity against loss by fire at a cost not in any instance excessive. Many of these companies have been in existence for a period of quite or nearly thirty years, the limit of time fixed by their charters and the constitution of the State.

To prolong the existence of corporations which in results have proved so satisfactory to the people of the State, the legislature in 1887 passed an act amending chapter 132, by adding Sec. 23, which prescribed the mode of procedure, and declaring that such extension "shall be deemed a reorganization of such company, and it shall succeed to all the rights and be subject to all the liabilities of the corporation so reorganized." This act was plainly in contravention of the provisions of Sec. 10, Art. 15 of the constitution, and to overcome this, an amendment was proposed by the legislature of 1889, submitted to the voters at the April election of that year and ratified. The legislature of 1891 by act 18, general laws, re-enacted the section in question and under its provisions the following companies have extended their corporate existence for thirty years from dates given:

Shiawassee Mutual, extended 30 years from August 15, 1891.

Farmers' Mutual of Jackson county, extended 30 years from January 16, 1892.

Farmers' Mutual of Lenawee county, extended 30 years from May 16, 1892.

Farmers' Mutual of Ingham county, extended 30 years from June 16, 1892.

Farmers' Mutual of Hillsdale county, extended 30 years from February 13, 1893.

Farmers' Mutual of St. Joseph county, extended 30 years from March 11, 1893.

St. Joseph Village Fire Insurance Company, extended 30 years from October 12, 1893.

NEW COMPANIES ORGANIZED.

During the year the following new mutual companies were organized:
Farmers' Mutual Fire Insurance Company, of Alpena, Alcona and Montmorency counties.

Michigan Mutual Fire Insurance Company, doing business in Ingham, Jackson and Calhoun counties.

Farmers' Mutual of Calhoun county, organization perfected February 2, 1892.

MUTUAL COMPANIES IN HANDS OF RECEIVERS.

The following named companies are now in process of being closed up by receivers:

Farmers' Mutual of Lake, Osceola and Wexford, May 15, 1890, Hon. J. W. Giddings, receiver.

Farmers' Mutual of Kalkaska, Missaukee and Wexford, June 24, 1890, W. D. Totten, receiver.

Home Mutual of Ionia, Clinton and Montcalm, February 14, 1890, C. B. Wardle, receiver.

Detroit Mutual Fire, Walter S. Walker, receiver.

German American Mutual of Wayne, Oakland and Livingston, February 14, 1890, Walter S. Walker, receiver.

Farmers' of Gratiot and Isabella, September 20, 1890, C. Waterbury, receiver.

Manufacturers' Mutual fire of Grand Rapids, February 19, 1891, A. M. Granger, receiver.

The receivers of the Mercantile Mutual of Sanilac, Huron and Tuscola, and the Mutual Fire of Sanilac, Huron and Tuscola has closed up the affairs of these companies and been discharged.

The Detroit Manufacturers' Mutual Fire Insurance Company, organized in March, 1887, under act No. 78, laws of 1883, for the insuring of manufacturing property, is being wound up by its own officers; who expect to pay all liabilities in full. The liabilities of this company on the 23d day of November, 1891, were \$27,937.16, to meet which the directors have ordered an assessment of 40% on the deposit notes aggregating \$80,000.00, the avails of this assessment was deemed sufficient to pay all existing liabilities, and also expenses of settling up the company's affairs.

The abstracts, and tables exhibit the business of the companies for the past year, and for the purpose of comparison, the following table showing the business year by year since 1860 is given here:

Compilation of the business of mutual fire insurance companies of Michigan—1860 to 1891, both inclusive.

Number of companies organized December 31.	Membership.		Risks in force.		Assessments levied.		Losses paid.	
	No. of companies reporting.	Number reported.	No. of companies reporting.	Amount reported.	No. of companies reporting.	Amount reported.	No. of companies reporting.	Amount reported.
1860.....	1	470	2	\$1,220,644				
1861.....	1	748	2	1,942,308			1	\$1,065 00
1862.....	3	1,445	5	4,490,811			2	2,994 00
1863.....	12	6,388	16	12,385,545	1	\$553 00	9	7,117 00
1864.....	14	9,405	21	24,036,524	2	2,678 00	15	12,091 00
1865.....	21	16,583	21	27,745,779	13	27,490 00	14	20,345 00
1866.....	23	21,079	23	36,479,752	17	40,617 00	19	37,885 00
1867.....	28	23,774	23	44,053,474	19	47,243 00	20	37,794 00
1868.....	22	26,044	22	49,413,549	18	60,117 00	17	45,317 00
1869.....	23	23,649	23	56,059,570	20	66,947 00	21	44,786 00
1870.....	27	32,051	27	63,261,456	23	112,311 00	24	90,647 00
1871.....	26	35,376	28	69,666,181	26	111,247 00	27	85,164 88
1872.....	31	39,273	31	75,503,267	28	140,719 00	27	104,096 56
1873.....	31	41,587	31	80,535,894	24	113,450 00	29	95,925 00
1874.....	35	44,035	35	85,618,781	25	135,678 00	28	109,830 55
1875.....	37	47,254	37	92,204,349	30	157,917 00	31	126,783 80
1876.....	40	51,549	40	96,687,086	30	164,845 00	36	150,266 66
1877.....	41	56,880	41	106,086,135	31	161,093 00	37	139,995 44
1878.....	47	62,598	47	112,662,690	36	167,394 00	39	139,997 78
1879.....	48	69,535	48	120,347,237	40	210,762 00	43	181,896 76
1880.....	50	76,016	50	129,812,108	46	206,833 06	47	188,652 17
1881.....	53	82,231	53	137,130,268	39	219,476 49	48	194,513 41
1882.....	52	87,082	52	114,007,499	44	199,494 39	49	177,767 44
1883.....	53	91,624	53	151,315,828	53	306,255 20	53	226,652 70
1884.....	52	85,735	52	149,168,962	46	276,095 51	51	242,764 78
1885.....	53	87,582	53	145,275,406	46	279,391 94	51	249,761 99
1886.....	55	91,114	55	152,606,856	46	294,909 90	53	259,650 98
1887.....	60	98,577	60	156,001,365	48	149,651 17	55	247,432 84
1888.....	63	99,999	63	163,158,299	55	354,408 32	56	300,843 62
1889.....	63	103,132	63	171,173,544	55	341,061 41	60	318,595 72
1890.....	67	110,284	67	179,064,577	48	348,738 36	68	405,079 87
1891.....	65	111,466	65	179,257,115	55	360,834 31	58	280,708 34

MUTUAL LIVE STOCK INSURANCE COMPANIES. !

Since the passage of Act No. 269, laws of 1889, providing for the organization of mutual companies for the insuring of live stock, the following companies have been organized, and are now doing business:

Mutual Reserve Live Stock Insurance Company, Marshall.

Farmers and Horsemen's Live Stock Mutual, Ypsilanti.

Michigan Mutual Live Stock, Cadillac.

People's Mutual Live Stock, Detroit.

Abstracts from the annual reports of these associations showing the business of 1891, and standing at the close of the year are given a place in the body of this report.

WM. E. MAGILL,
Commissioner of Insurance.

TABLE I.—*Exhibit of fire and inland marine business in Michigan during 1891.—Risks written, premiums received, losses paid, and losses incurred in Michigan during the year 1891 by stock companies of this and other states and countries that filed statements.*

Name and location.	Risks written.		Premium receipts.		Losses.			
	Fire.	Inland marine.	Fire.	Inland marine.	Paid.		Incurred.	
					Fire.	Inland marine.	Fire.	Inland marine.
Michigan companies.								
Detroit Fire and Marine, Detroit.	\$8,400,135 00	\$1,218,991 00	\$79,516 07	\$4,818 17	\$38,886 02	\$8,571 22	\$87,453 38	\$2,190 17
Grand Rapids Fire Ins. Co., Grand Rapids.	4,797,440 00		72,166 94		44,135 47		42,209 94	
Michigan Fire and Marine, Detroit.	11,215,983 00	2,307,604 00	130,441 95	61,276 57	48,356 60	85,527 36	51,044 96	85,527 36
Total Michigan companies	\$24,408,568 00	\$8,525,585 00	\$283,124 96	\$66,094 74	\$131,378 09	\$99,098 58	\$130,688 15	\$87,717 53
Companies of other states.								
Atina, Hartford, Conn.	\$4,328,871 00		\$30,853 99		\$65,009 35		\$62,842 34	
Agricultural, Watertown, N. Y.	1,137,483 00		11,464 39		4,075 25		3,085 25	
Albany, Albany, N. Y.	58,900 00		883 02		1,453 23		3,965 50	
Alliance Ins. Ass'n, New York, N. Y.	186,850 00		3,734 91		1,358 00		1,358 00	
American, Boston, Mass.	737,545 00		9,267 88		8,126 71		6,618 46	
American, Newark, N. J.	827,073 00		8,427 81		6,350 13		6,909 24	
American Central, St. Louis, Mo.	1,160,890 00		14,690 96		5,357 96		5,758 96	
American Fire, New York, N. Y.	1,859,186 00		39,671 65		22,383 17		84,233 34	
American Fire, Philadelphia, Pa.	5,272,182 00		81,768 46		52,426 17		56,144 73	
Artisans, Pittsburgh, Pa.	113,985 00		1,318 16		1,019 03		1,019 02	
Boylston, Boston, Mass.	1,776,844 00		29,509 70		9,209 07		12,881 81	
Broadway, New York, N. Y.	311,437 00		9,041 02		4,214 80		4,646 18	
Buffalo German, Buffalo, N. Y.	1,466,421 00		22,060 44		16,314 40		14,493 63	
California, San Francisco, Cal.	1,086,686 00		21,565 53		18,475 82		20,419 99	
Citizens', New York, N. Y.	1,342,844 00		20,188 43		13,046 90		13,436 88	
Citizens', Pittsburgh, Pa.	1,305,162 00		20,259 49		14,915 10		14,727 86	
Commerce, Albany, N. Y.	416,467 00		5,824 18		886 29		886 29	
Commonwealth, New York, N. Y.	282,500 00		2,663 97		7 45		7 45	
Concordia Fire, Milwaukee, Wis.	1,946,705 00		28,520 07		16,123 23		17,447 65	
Connecticut Fire, Hartford, Conn.	4,568,859 00		69,512 06		51,740 07		53,209 51	
Continental, New York, N. Y.	4,000,099 00		62,428 19		41,866 86		41,525 28	

Cooper, Dayton, O.....	1,715,354 00	26,147 70	17,979 44	16,598 00
Delaware, Philadelphia, Pa.....	678,303 00	12,781 87	9,981 65	11,443 00
Dwelling House, Boston, Mass.....	1,615,323 00	12,726 73	4,238 96	3,925 06
Eagle Fire, New York, N. Y.....	527,774 00	4,400 32	637 78	6,193 44
Equitable Fire and Marine, Providence, R. I.....	753,560 00	13,106 15	5,063 69	6,108 45
Eureka Fire and Marine, Cincinnati, O.....	882,67 00	11,654 17	6,084 10	12,045 08
Farmers' Fire, York, Pa.....	1,047,003 00	13,106 96	10,843 35	323 23
Farragut Fire, New York, N. Y.....	293,767 00	2,960 46	825 23	5,562 92
Fireman's, Newark, N. J.....	562,138 01	6,126 61	5,437 92	14,979 31
Firemen's Fund, San Francisco, Cal.....	2,966,719 00	50,754 83	13,324 03	38,183 14
Fire Association, Philadelphia, Pa.....	3,772,090 00	65,318 99	40,518 53	4,045 60
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	226,550 00	3,823 70	2,545 60	15,693 17
Franklin Fire, Philadelphia, Pa.....	1,579,718 38	23,776 77	15,119 33	27,930 44
German, Freeport, Ill.....	2,915,547 00	49,735 06	26,441 63	35,449 35
German American, New York, N. Y.....	4,241,754 00	64,106 03	31,365 49	11,003 39
German Fire, Georgia, Ill.....	561,129 00	10,085 37	10,107 04	4,047 64
German Fire, Pittsburgh, Pa.....	514,314 00	6,291 99	4,211 25	20,366 50
Germania Fire, New York, N. Y.....	4,060,885 00	48,179 40	24,450 43	14,599 77
Girard Fire and Marine, Philadelphia, Pa.....	1,701,100 00	20,026 34	13,286 98	4,174 04
Glens Falls, Glens Falls, N. Y.....	991,535 00	9,861 79	4,174 04	6,221 69
Granite State Fire, Portsmouth, N. H.....	923,400 00	14,536 80	4,427 81	14,100 10
Greenwich, New York, N. Y.....	1,034,573 00	13,874 01	11,000 36	25,373 86
Hanover Fire, New York, N. Y.....	2,635,683 00	40,366 86	26,083 40	53,397 00
Hartford Fire, Hartford, Conn.....	8,068,318 00	102,459 73	50,535 14	99,086 83
Home, New York, N. Y.....	8,999,119 00	106,262 75	78,829 16	69,552 06
Insurance Company of North America, Philadelphia, Pa.....	5,537,895 00	88,041 16	62,472 77	8,766 80
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	\$102,967 00	\$266 55	\$26 09	
Jersey City, Jersey City, N. J.....	763,556 00	10,128 09	6,908 14	6,597 04
Kings County Fire, Brooklyn, N. Y.....	402,850 00	5,536 23	2,891 69	6,975 25
Manufacturers and Builders' Fire, New York, N. Y.....	191,750 00	2,053 07	418 26	5,175 64
Manufacturers and Merchants' Pittsburgh, Pa.....	983,608 00	9,546 35	4,457 71	4,740 16
Mechanics', Philadelphia, Pa.....	269,642 00	2,751 99	4,202 81	5,714 81
Mercantile Fire and Marine, Boston, Mass.....	585,735 61	5,034 72	4,472 50	8,721 19
Merchants', Newark, N. J.....	904,351 00	10,768 52	6,350 80	9,693 33
Merchants', Providence, R. I.....	1,638,493 50	23,531 40	10,174 81	6,063 13
Milwaukee Mechanics', Milwaukee, Wis.....	753,560 50	12,273 78	4,949 38	26,998 24
Mutual Fire, New York, N. Y.....	2,694,080 00	37,825 85	23,140 64	19,468 76
National Fire, Hartford, Conn.....	3,361,353 00	19,504 86	19,458 76	51,472 03
National Fire, New York, N. Y.....	4,306,676 00	69,174 11	49,716 64	4,204 15
Newark Fire, Newark, N. J.....	577,897 00	3,563 85	4,164 15	8,242 63
New Hampshire Fire, Manchester, N. H.....	579,037 50	8,834 35	9,448 61	10,636 16
New York Bay View Fire, New York, N. Y.....	2,460,455 00	21,960 67	17,675 95	4,406 11
Niagara Fire, New York, N. Y.....	1,003,383 00	31,933 53	6,443 22	41,539 54
	\$4,642,012 00	80,444 67	47,506 56	

TABLE I.—Continued.

Name and location.	Risks written.		Premium receipts.		Losses.			
	Fire.	Inland marine.	Fire.	Inland marine.	Paid.		Incurred.	
					Fire.	Inland marine.	Fire.	Inland marine.
Companies of other states.								
Northwestern National, Milwaukee, Wis.	\$3,571,282 00		\$40,154 03		\$15,009 29		\$15,878 09	
Oakland Home, Oakland, Cal.	1,820,045 87		18,216 96		2,502 51		4,216 53	
Ohio, Dayton, O.	947,472 00		11,814 86		6,366 30		6,971 89	
Ohio Farmers, LeRoy, O.	15,938,055 00		146,139 82		92,428 84		90,760 00	
Orient, Hartford, Conn.	3,887,148 00		43,969 89		32,884 13		27,923 41	
People's Fire, New York, N. Y.	209,011 00		2,098 60		937 10		937 10	
Pacific Fire, New York, N. Y.	411,865 00		4,962 07		1,774 15		1,321 10	
Pennsylvania Fire, Philadelphia, Pa.	2,319,951 00		38,598 77		30,727 58		29,713 87	
People's Fire, Manchester, N. H.	1,482,552 00		15,284 23		9,111 54		7,575 61	
Phoenix, Brooklyn, N. Y.	6,021,920 00		90,401 13		41,880 74		89,982 89	
Phoenix, Hartford, Conn.	7,677,104 00		101,786 27		66,823 54		70,144 32	
Providence Washington, Providence, R. I.	1,248,953 00		16,422 00		10,201 01		11,675 47	
Queen Insurance Co. of America, New York, N. Y.	599,555 00		8,651 53		467 81		4,167 74	
Reading Fire, Reading, Pa.	516,000 00		5,761 04		3,063 03		3,285 79	
Reliance, Philadelphia, Pa.	209,198 00		2,115 94		1,000 00		1,000 00	
Rochester German, Rochester, N. Y.	2,385,961 00		29,535 49		12,965 44		12,892 87	
Rockford, Rockford, Ill.	1,398,882 00		14,998 75		915 00		928 00	
Rutger's Fire, New York, N. Y.	419,447 00		4,920 89		786 70		788 70	
Security, Cincinnati, O.	832,687 00		11,664 17		6,984 10		6,108 48	
Security, New Haven, Conn.	2,803,357 00		28,246 04		16,280 32		15,106 55	
Springfield Fire and Marine, Springfield, Mass.	3,414,806 00		56,220 98		50,438 18		51,890 97	
Spring Garden, Philadelphia, Pa.	853,200 00		8,390 41		1,719 18		1,719 18	
State Investment and Insurance Co., San Francisco, Cal.	688,548 80		48,260 32		31,682 81		32,219 59	
St. Paul Fire and Marine, St. Paul, Minn.	2,004,598 00	\$983,772 00	28,366 24	\$13,057 60	22,618 98	\$812 31	21,633 86	\$812 31
St. Paul German, St. Paul, Minn.	2,263,366 00		44,168 20		21,986 07		20,436 07	
Sun, San Francisco, Cal.	287,182 00		3,646 72		1,278 14		1,278 14	
Syndicate, Minneapolis, Minn.	689,086 00		18,128 87		8,907 79		8,964 83	
Tenionia Fire, Philadelphia, Pa.	188,762 00		1,802 06		1,471 12		1,471 12	
Tenionia Fire and Marine, Dayton, O.	786,029 00		9,686 84		6,867 36		6,867 86	
Traders, Chicago, Ill.	2,514,232 00		51,022 52		28,486 11		30,282 26	
Union, Philadelphia, Pa.	1,197,201 00		16,998 17		8,094 26		10,178 98	
Union Fire, Buffalo, N. Y.	235,862 00		2,170 63		4,286 68		4,306 89	
United Firemen's, Philadelphia, Pa.	409,088 00		6,283 32		2,406 91		4,214 07	
United States Fire, New York, N. Y.	815,776 00		8,566 96		4,060 58		4,060 58	

Western, Pittsburgh, Pa.	475,354 00	5,351 35	7,919 68	4,646 45	
Windsor, N. Y.	4,314,375 00	59,550 50	33,105 73	32,000 14	
Williamsburgh City Fire, Brooklyn, N. Y.	1,685,840 00	16,188 85	16,121 67	16,121 67	
Total companies of other States	\$198,582,588 81	\$2,716,424 30	\$1,554,180 03	\$1,721,824 50	\$9,606 20
<i>Companies of foreign countries.</i>					
British American Assurance Co., Toronto, Can.	\$1,751,360 00	\$31,721 25	\$38,938 99	\$24,986 77	
British and Foreign Marine (limited), Liverpool, Eng.	1,439,106 00	26,066 79	13,451 47	15,784 00	
Caledonian, Edinburgh, Scot.	151,915 00	2,436 11	2,359 58	2,584 98	
City of London Fire (limited), London, Eng.	6,441,244 00	107,204 84	66,263 19	67,559 83	\$3,217 04
Commercial Union Assurance Co., London, Eng.	1,838,617 28	24,786 96	23,643 40	23,556 32	
Guardian Life and Fire Assurance Co., London, Eng.	2,037,224 00	35,625 10	23,174 84	27,959 32	
Hamburg Bremen Fire, Hamburg, Ger.	1,706,368 00	60,558 20	30,850 66	32,210 65	
Imperial Fire, London, Eng.	2,104,981 00	41,832 44	45,942 47	43,637 20	
Lancashire, Manchester, Eng.	985,714 00	9,405 64	13,391 43	8,817 71	
Lion Fire, London, Eng.	5,998,434 00	103,908 89	56,540 06	68,906 06	
Liverpool and London and Globe, Liverpool, Eng.	1,680,080 00	27,004 22	19,851 34	16,665 34	6,517 35
London Assurance Corporation, London, Eng.	2,853,313 00	60,268 29	46,721 99	43,235 45	
London and Lancashire Fire, Liverpool, Eng.	2,177,441 86	44,076 66	21,951 44	23,235 45	
Manchester Fire Assurance Co., Manchester, Eng.		614,317 00			871 19
Mannheim, Mannheim, Ger.		1,945,636 00			7,457 83
Marine (limited), London, Eng.					
North British and Mercantile, London, Eng.	5,811,679 00	100,363 30	60,270 24	56,988 05	
Northern Assurance Co., London, Eng.	2,263,844 63	41,049 45	13,725 64	15,234 26	
Norwich Union Fire, Norwich, Eng.	2,813,825 00	54,644 96	33,500 96	33,278 28	
Phoenix Assurance Co., London, Eng.	5,280,307 12	56,700 26	86,334 65	85,922 28	
Prussian National, Stettin, Ger.	113,310 00	1,177 93			
Queen's, Liverpool, Eng.		44,419 00			3,288 06
Reliance Marine (limited), Liverpool, Eng.	335,509 60				
Royal, Liverpool, Eng.	3,381,468 46	50,651 46	33,405 25	29,235 63	
Scottish Union and National, Edinburgh, Scot.	1,144,175 00	18,511 53	13,784 58	11,313 18	
Sea Insurance Co. (limited), Liverpool, Eng.		472,451 00			1,313 93
Standard Marine (limited), Liverpool, Eng.	465,125 33		10,279 99	1,175 43	2,323 55
Sun Insurance Office, London, Eng.	6,540,000 00	88,945 45	79,467 34	62,645 74	
Transatlantic Fire, Hamburg, Ger.	875,378 00	10,139 46	4,159 10	1,646 60	
Union Marine (limited), Liverpool, Eng.	7,949,149 00		24,390 77	18,754 01	*23,406 09
Western Assurance Co., Toronto, Can.	1,816,249 00	29,486 79	12,233 78	13,463 28	2,102 74
Total companies of foreign countries	\$60,893,514 29	\$14,659,851 63	\$938,367 45	\$965,151 09	\$50,276 83
<i>RECAPITULATION.</i>					
Michigan companies	\$24,408,506 00	\$3,525,535 00	\$131,378 09	\$130,688 15	\$57,717 53
Companies of other states	193,682,538 81	1,931,027 00	1,654,290 08	1,721,824 50	9,606 20
Foreign companies—U. S. branches.	60,893,514 29	14,659,851 63	663,367 45	665,151 09	50,276 83
Aggregates	\$279,173,561 10	\$19,866,443 63	\$2,476,525 57	\$2,517,663 74	\$97,599 56

TABLE II.—Summary of the standing of stock fire and fire marine insurance com-

Name and location.	Paid capital.	Liabilities.		
		Reinsurance reserve.	Unpaid losses.	Other liabilities.
<i>Michigan companies.</i>				
Detroit Fire and Marine, Detroit.....	\$400,000 00	\$185,629 67	\$12,480 30	\$4,570 68
Grand Rapids Fire Ins. Co., Grand Rapids.....	200,000 00	84,750 83	6,713 31	2,499 50
Michigan Fire and Marine, Detroit.....	400,000 00	309,934 17	88,982 10	-----
Total Michigan companies.....	\$1,000,000 00	\$530,314 67	\$58,125 71	\$7,070 13
<i>Companies of other states.</i>				
Etna, Hartford, Conn.....	\$4,000,000 00	\$2,520,072 42	\$345,981 45	\$124,802 62
Agricultural, Watertown, N. Y.....	500,000 00	1,281,584 32	75,964 00	22,835 95
Albany, Albany, N. Y.....	250,000 00	61,140 93	7,055 89	4,424 46
Alliance Ins. Association, New York, N. Y.....	200,000 00	130,623 80	38,084 00	4,885 16
American, Boston, Mass.....	300,000 00	201,989 78	42,359 15	17,181 20
American, Newark, N. J.....	600,000 00	421,758 45	34,441 29	17,396 89
American Central, St. Louis, Mo.....	600,000 00	519,421 10	72,641 43	15,221 89
American Fire, New York, N. Y.....	400,000 00	792,551 64	154,123 84	96,240 11
American Fire, Philadelphia, Pa.....	500,000 00	1,369,653 51	898,918 84	563,268 53
Artisans, Pittsburg Pa.....	100,000 00	21,768 22	2,827 04	598 95
Boylston, Boston, Mass.....	557,200 00	227,920 63	41,898 23	12,574 36
Broadway, New York, N. Y.....	200,000 00	84,372 28	13,219 13	4,906 05
Buffalo German, Buffalo, N. Y.....	200,000 00	310,209 80	23,201 95	5,150 84
California, San Francisco, Cal.....	600,000 00	894,893 99	110,240 00	6,451 02
Citizens', New York, N. Y.....	300,000 00	487,510 95	51,624 92	13,755 72
Citizens', Pittsburg, Pa.....	500,000 00	201,786 62	60,889 80	7,099 78
Commerce, Albany, N. Y.....	200,000 00	76,062 94	16,390 00	2,509 25
Commonwealth, New York, N. Y.....	500,000 00	97,419 43	42,602 30	5,454 66
Concordia Fire, Milwaukee, Wis.....	200,000 00	295,689 69	17,907 70	9,844 96
Connecticut Fire, Hartford, Conn.....	1,000,000 00	913,656 24	167,983 85	-----
Continental, New York, N. Y.....	1,000,000 00	2,636,775 30	274,285 77	249,962 40
Cooper, Dayton, O.....	100,000 00	129,774 86	10,369 63	1,556 86
Delaware, Philadelphia, Pa.....	702,875 00	253,995 07	97,469 41	100,525 61
Dwelling House, Boston, Mass.....	300,000 00	185,875 66	7,810 00	6,689 50
Eagle Fire, New York, N. Y.....	300,000 00	135,561 37	17,654 84	174,456 24
Equitable Fire and Marine, Providence, R. I.....	300,000 00	191,525 70	43,629 00	3,690 60
Eureka Fire and Marine, Cincinnati, O.....	100,000 00	67,664 01	14,722 24	4,951 87
Farmers' Fire, York, Pa.....	200,000 00	309,535 62	35,802 00	5,103 28
Farragut Fire, New York, N. Y.....	200,000 00	121,662 66	12,031 52	14,748 78
Fireman's, Newark, N. J.....	600,000 00	286,563 57	29,426 67	12,213 26
Firemen's Fund, San Francisco, Cal.....	1,000,000 00	1,045,121 84	155,422 77	35,447 85
Fire Association, Philadelphia, Pa.....	500,000 00	1,396,113 35	279,380 87	1,981,973 42
Fire Ins. Co. of the County of Phil., Pa.....	400,000 00	111,250 81	31,096 78	197,078 20
Franklin Fire, Philadelphia, Pa.....	400,000 00	437,280 16	52,608 99	1,320,670 99
German, Freeport, Ill.....	200,000 00	1,739,020 67	102,234 45	26,404 42
German American, New York, N. Y.....	1,000,000 00	2,209,284 42	340,611 59	78,973 01
German Fire, Peoria, Ill.....	300,000 00	65,291 17	6,500 00	556 83
German Fire, Pittsburg, Pa.....	200,000 00	198,190 78	33,769 76	7,503 62
Germania Fire, New York, N. Y.....	1,000,000 00	1,115,323 32	113,679 40	28,558 43
Girard Fire and Marine, Philadelphia Pa.....	300,000 00	358,691 57	49,194 75	385,728 04
Glens Falls, Glens Falls, N. Y.....	200,000 00	618,432 91	42,272 45	15,483 92
Granite State Fire, Portsmouth, N. H.....	200,000 00	250,224 47	36,619 90	19,090 63
Greenwich, New York, N. Y.....	200,000 00	869,189 62	845,556 12	105,100 00
Hanover Fire, New York, N. Y.....	1,000,000 00	985,668 99	132,617 69	27,410 15
Hartford Fire, Hartford, Conn.....	1,250,000 00	2,566,400 72	329,306 61	45,000 00

panies of this and other states doing business in the State of Michigan Dec. 31, 1891.

Total liabilities, including capital and exclusive of liabilities on special deposits.	Admitted assets (excluding special deposits).	Surplus as regards policy- holders.	Surplus over or impairment of capital.	Assets not admitted.	Liabilities on special deposits.	Special deposits.
\$533,690 00 298,963 64 748,886 27	\$1,058,956 89 336,483 24 879,317 91	\$906,276 29 244,518 60 530,451 64	\$506,276 29 44,518 60 180,451 64	----- ----- -----	----- ----- -----	----- ----- -----
\$1,595,510 51	\$3,276,757 04	\$1,681,246 58	\$681,246 53	-----	-----	-----
\$6,896,225 03 1,730,384 27 823,621 28 373,597 46 561,530 13	\$10,394,714 08 2,006,418 07 484,871 01 893,974 06 596,964 29	\$7,558,489 00 865,063 80 361,949 78 220,376 62 835,434 16	\$6,558,489 00 365,063 80 111,949 78 20,876 62 35,434 16	----- ----- ----- ----- -----	\$154,131 46 150,000 00 ----- ----- -----	\$364,425 00 166,600 00 ----- ----- -----
1,073,596 63 1,207,284 43 1,421,969 68 2,581,585 83 125,194 21	2,182,420 69 1,521,961 05 1,640,083 51 3,918,540 53 143,473 46	1,708,324 06 914,877 58 618,113 88 696,705 15 118,278 25	1,108,324 06 614,877 58 213,113 88 126,705 15 18,278 25	\$70,886 41 ----- ----- ----- 550 00	----- ----- 20,946 46 ----- -----	----- ----- 45,000 00 75,000 00 -----
836,093 22 307,497 46 541,561 59 1,101,307 43 842,786 84	915,809 27 453,439 73 1,454,032 42 1,073,115 82 1,064,241 17	633,916 05 350,962 26 1,112,470 83 571,906 39 491,455 33	76,716 05 150,962 26 912,470 83 23,091 61 191,455 33	----- ----- ----- ----- -----	----- ----- ----- 10,877 58 10,106 75	----- ----- ----- 50,000 00 46,800 00
769,775 65 294,952 23 645,476 89 523,443 35 2,011,356 76	772,181 08 251,157 43 690,967 05 683,809 35 2,407,223 26	502,405 43 256,205 19 535,460 67 310,167 00 1,396,839 49	2,405 43 56,205 19 35,460 67 110,167 00 395,839 49	----- ----- ----- ----- -----	----- ----- ----- ----- 70,250 38	----- ----- ----- ----- 225,000 00
4,114,761 54 241,701 87 1,159,965 09 506,325 16 630,672 45	5,674,284 71 319,798 40 1,536,917 28 511,568 92 1,290,984 90	2,559,533 17 178,097 03 1,079,927 14 311,243 76 960,812 45	1,559,533 17 78,097 03 377,062 14 11,243 76 660,812 45	----- ----- ----- ----- -----	46,261 93 ----- ----- ----- -----	182,500 00 ----- ----- ----- -----
589,844 70 187,385 12 556,440 90 348,442 96 878,208 50	598,063 71 289,186 26 598,704 04 398,539 09 1,828,166 57	859,214 01 201,847 14 237,263 14 245,086 13 1,544,968 07	59,214 01 101,847 14 37,263 14 45,086 13 944,963 07	----- ----- ----- ----- -----	----- ----- ----- ----- -----	----- ----- ----- ----- 25,000 00
2,216,233 66 4,113,323 14 799,425 29 2,210,537 04 2,067,669 54	2,794,839 82 4,913,046 74 930,797 26 3,173,477 43 2,871,221 14	1,578,166 14 1,299,818 60 491,371 97 1,362,940 39 803,561 60	578,166 14 799,818 60 91,371 97 962,940 39 603,561 60	----- ----- ----- ----- -----	19,768 28 44,239 50 ----- ----- -----	50,000 00 50,000 00 ----- ----- -----
3,559,893 58 402,943 00 434,464 16 2,308,799 43 1,094,614 36	5,754,208 45 412,997 51 509,002 85 3,098,526 78 1,585,536 11	3,194,515 87 310,649 51 275,538 19 1,886,726 35 761,721 75	2,194,515 87 10,649 51 75,538 19 886,726 35 41,721 75	----- ----- ----- ----- 45,320 00	64,126 44 ----- 47,766 72 ----- -----	125,000 00 ----- 75,000 00 25,000 00 -----
831,026 75 505,935 00 1,494,793 74 2,075,080 23 4,000,949 07	1,944,713 37 547,886 26 1,572,375 41 2,467,935 19 6,349,197 24	1,291,786 62 241,951 25 277,579 67 1,892,274 91 3,596,948 17	1,091,786 62 41,951 25 77,579 67 392,274 91 2,345,948 17	2,839 87 ----- 5,000 00 ----- -----	18,212 53 ----- 25,000 00 20,211 55 190,458 26	35,000 00 ----- 25,000 00 83,375 00 393,519 60

TABLE II.—CONTINUED.—*Summary of standing of companies.*

Name and location.	Paid capital.	Liabilities.		
		Reinsurance reserve.	Unpaid losses.	Other liabilities.
Companies of other states.				
Home, New York, N. Y.	\$3,000,000 00	\$4,117,657 00	\$735,342 82	\$327,249 88
Ins. Co. of North America, Philadelphia, Pa.	3,000,000 00	2,789,557 08	483,366 00	779,791 61
Ins. Co. of the State of Pa., Philadelphia, Pa.	200,000 00	223,221 69	34,426 00	224,701 08
Jersey City, Jersey City, N. J.	250,000 00	128,380 04	23,000 00	3,132 60
Kings County Fire, Brooklyn, N. Y.	150,000 00	32,992 64	6,994 64	2,746 94
Manufacturers and Builders' Fire, New York, N. Y.	200,000 00	187,988 77	58,480 82	46,565 54
Manufacturers and Merchants', Pittsburg, Pa.	250,000 00	65,719 70	17,169 78	2,233 05
Mechanics', Philadelphia, Pa.	250,000 00	116,119 69	34,232 12	198,209 85
Mercantile Fire and Marine, Boston, Mass.	400,000 00	110,321 23	18,070 00	7,765 47
Merchants', Newark, N. J.	400,000 00	653,829 27	171,015 18	44,259 46
Merchants', Providence, R. I.	200,000 00	181,404 47	47,994 70	8,270 14
Milwaukee Mechanics', Milwaukee, Wis.	200,000 00	521,408 43	53,400 49	12,520 72
Mutual Fire, New York, N. Y.	254,389 23	41 55	116,087 73	533,636 88
National Fire, Hartford, Conn.	1,000,000 00	1,106,184 63	162,810 18	58,627 57
National Fire, New York, N. Y.	200,000 00	118,010 53	34,059 55	7,314 41
Newark Fire, Newark, N. J.	250,000 00	151,502 37	41,482 49	11,445 80
New Hampshire Fire, Manchester, N. H.	700,000 00	632,215 66	93,717 20	13,146 50
New York Bowery Fire, New York, N. Y.	900,000 00	124,585 15	63,873 05	39,438 83
Niagara Fire, New York, N. Y.	500,000 00	1,531,977 89	340,999 14	43,602 29
Northwestern National, Milwaukee, Wis.	600,000 00	565,156 71	62,444 57	18,206 47
Oakland Home, Oakland, Cal.	200,000 00	220,407 23	45,006 17	11,431 25
Ohio, Dayton, O.	150,000 00	36,498 28	3,510 74	1,267 23
Ohio Farmers', LeRoy, O.	200,000 00	1,408,499 48	15,788 00	4,969 56
Orient, Hartford, Conn.	1,000,000 00	776,197 47	155,241 49	-----
Pacific Fire, New York, N. Y.	200,000 00	185,521 43	30,636 65	22,639 48
Pennsylvania Fire, Philadelphia, Pa.	400,000 00	998,959 40	150,741 67	780,878 24
People's Fire, Manchester, N. H.	350,000 00	858,151 59	36,783 12	20,401 00
Phenix, Brooklyn, N. Y.	1,000,000 00	3,892,273 81	280,251 67	256,223 11
Phoenix, Hartford, Conn.	2,000,000 00	1,950,638 68	591,242 80	-----
Providence Washington, Providence, R. I.	400,000 00	845,305 17	176,269 94	-----
Queen Ins. Co. of America, New York, N. Y.	500,000 00	1,865,115 05	180,135 55	46,061 95
Reading Fire, Reading, Pa.	250,000 00	248,194 57	60,183 55	24,043 00
Reliance, Philadelphia, Pa.	800,000 00	121,786 08	34,001 62	127,958 50
Rochester German, Rochester, N. Y.	200,000 00	865,873 20	41,674 94	22,017 08
Rockford, Rockford, Ill.	200,000 00	472,071 74	25,111 17	34,877 85
Rutgers Fire, New York, N. Y.	200,000 00	44,920 37	11,835 99	10,000 00
Security, Cincinnati, O.	150,000 00	60,158 66	14,922 24	3,805 41
Security, New Haven, Conn.	250,000 00	534,513 67	49,235 32	18,968 08
Springfield Fire & Marine, Springfield, Mass.	1,500,000 00	1,257,814 62	241,064 44	81,690 15
Spring Garden, Philadelphia, Pa.	400,000 00	178,751 13	57,612 24	428,948 77
State Invest. & Ins. Co., San Francisco Cal.	400,000 00	238,571 67	17,968 07	13,940 84
St. Paul Fire and Marine, St. Paul, Minn.	500,000 00	803,806 05	112,916 25	-----
St. Paul German, St. Paul, Minn.	500,000 00	321,979 71	61,395 59	-----
Sun, San Francisco, Cal.	800,000 00	176,509 40	33,914 73	11,466 49
Syndicate, Minneapolis, Minn.	200,000 00	141,068 19	26,002 56	-----
Teutonia Fire, Philadelphia, Pa.	200,000 00	17,547 77	2,486 30	24,904 30
Teutonia Fire and Marine, Dayton, O.	100,000 00	70,859 42	125 00	1,487 19
Traders', Chicago, Ill.	500,000 00	426,879 54	79,071 01	34,868 12
Union, Philadelphia, Pa.	250,000 00	163,299 67	50,225 61	54,351 05
Union Fire, Buffalo, N. Y.	100,000 00	88,751 62	2,853 20	-----
United Firemen's, Philadelphia, Pa.	300,000 00	186,112 20	84,422 56	588,964 16
United States Fire, New York, N. Y.	250,000 00	176,030 11	26,013 54	12,120 71
Western, Pittsburgh, Pa.	300,000 00	95,549 05	62,298 53	4,118 66
Westchester Fire, New York, N. Y.	300,000 00	828,332 25	110,814 98	24,141 20
Williamsburgh City Fire, Brooklyn, N. Y.	250,000 00	467,446 81	35,914 04	161,385 88
Total companies of other states	\$50,264,444 28	\$80,788,468 27	\$9,524,724 48	\$10,773,959 96

TABLE II.—CONTINUED.—*Summary of standing of companies.*

Total liabilities, including capital and exclusive of liabilities on special deposits.	Admitted assets (excluding special deposits).	Surplus as regards policy- holders.	Surplus over or impairment of capital.	Assets not admitted.	Liabilities on special deposits.	Special deposits.
\$7,950,999 08	\$9,245,640 00	\$4,294,740 93	\$1,294,740 92		\$129,850 62	\$125,000 00
6,932,378 10	8,981,383 88	5,029,010 28	2,029,010 28	\$121,836 62	100,371 59	175,000 00
682,848 77	743,506 74	261,157 97	61,157 97			
404,562 64	484,799 43	280,286 79	30,286 79			
192,734 28	359,271 99	816,537 77	166,537 77			
493,069 68	531,196 61	233,166 98	38,166 98			
335,122 53	381,844 13	296,721 60	46,721 60			
596,561 16	719,473 72	870,912 56	120,912 56			
536,156 70	638,537 74	502,681 04	102,681 04			
1,242,920 96	1,543,306 53	700,885 57	300,885 57		26,152 85	25,000 00
432,669 81	490,503 62	257,834 81	57,834 81			
787,329 64	1,866,679 91	1,279,350 27	1,079,350 27			
904,184 89	1,457,192 21	907,876 55	553,007 32	14,000 00		40,000 00
2,300,226 07	2,764,796 80	1,464,470 78	464,470 78		26,796 36	140,000 00
359,384 49	366,514 96	207,130 47	7,130 47			
454,380 66	792,426 30	498,045 64	248,045 64			
1,439,079 35	1,830,961 20	1,100,881 84	400,881 84			
530,197 06	584,355 21	354,158 18	54,158 18			
2,378,508 70	2,673,184 63	794,680 93	294,680 93		38,075 62	50,000 00
1,245,807 75	1,639,242 70	984,484 95	384,484 95			
466,373 40	496,507 63	232,134 22	32,134 22		10,471 25	51,500 00
191,276 25	232,563 01	181,285 76	81,285 76			
1,634,107 02	1,774,796 67	850,689 65	150,689 65			
1,962,064 53	1,943,048 83	1,050,984 30	50,984 30		39,374 88	135,420 00
458,797 56	688,923 51	450,125 95	250,125 95			
2,267,286 31	3,572,890 37	1,715,505 06	1,315,505 06		28,194 00	58,100 00
765,885 71	824,371 11	409,035 40	59,035 40			
4,796,500 90	5,264,469 88	1,467,968 98	467,968 98		182,247 79	175,000 00
4,204,012 17	5,465,226 79	3,261,214 62	1,261,214 62		187,913 51	211,160 00
1,421,575 11	1,482,307 29	410,732 18	10,732 18			
1,977,973 98	2,388,969 76	1,260,996 83	860,996 83		93,389 62	257,500 00
577,426 12	688,323 38	380,597 26	110,597 26			
583,601 20	894,068 53	550,377 33	250,377 33			
606,261 64	846,830 02	438,568 36	238,568 36		21,008 53	68,300 00
731,560 76	825,871 68	294,510 27	94,510 27			
266,256 36	366,356 89	300,190 53	100,190 53			
228,369 31	256,101 39	179,712 08	29,712 08			
647,777 07	661,923 39	264,146 32	14,146 32			
3,025,006 56	3,581,999 42	2,058,965 86	556,965 86		5,665 65	50,000 00
1,069,712 19	1,278,286 20	573,524 01	173,524 01			
668,356 98	624,353 95	361,002 02	—38,997 96		6,553 15	50,000
1,409,395 99	1,991,894 58	1,082,496 54	582,496 54		7,326 31	26,000
883,375 60	921,148 23	537,772 63	37,772 63	3,268 59		
517,720 88	504,170 75	286,449 87	—13,560 13		4,169 74	51,448 19
367,100 75	368,564 11	228,453 36	26,453 36			
244,338 87	261,012 61	216,674 24	16,674 24			
172,471 61	418,096 22	345,624 61	245,624 61			
1,027,054 83	1,510,764 87	982,709 99	483,709 99		12,759 29	56,000 00
517,546 33	532,355 50	265,009 17	15,009 17			
141,609 83	186,438 37	144,323 55	44,323 55			
1,109,498 03	1,190,614 19	381,115 27	81,115 27			
464,464 36	671,238 82	457,119 46	207,119 46			
431,981 24	433,885 30	301,924 56	1,924 56			
1,229,779 09	1,595,591 81	686,812 22	365,812 22		24,009 34	90,000 00
391,384 41	1,436,423 21	848,588 80	598,588 80		22,362 37	41,750 00
\$129,569,102 73	\$168,866,218 01	\$69,041,559 51	\$38,748,454 57	\$263,595 99	\$1,762,494 21	\$9,859,722

TABLE II.—CONCLUDED.—*Summary of standing of companies.*

Name and location.	Deposit capital.	Liabilities.		
		Reinsurance reserve.	Unpaid losses.	Other liabilities.
<i>Companies of foreign governments.</i>				
British America Assur. Co., Toronto, Can.	\$200,000 00	\$377,950 64	\$89,123 13	\$31,839 05
British & For. Mar. (limited), Liverpool Eng.	200,000 00	269,104 88	128,751 00	121,535 69
Caledonian, Edinburgh, Scot.	200,000 00	424,087 72	58,185 00	
City of London Fire (limited), London, Eng.	200,000 00	267,250 28	57,771 32	17,562 12
Commercial Union Assur. Co., London, Eng.	200,000 00	2,066,197 58	\$18,547 20	79,563 59
Guard'n Life & Fire Assur. Co., London, Eng.	200,000 00	898,350 82	129,610 00	18,112 10
Hamburg Bremen Fire, Hamburg, Ger.	200,000 00	810,730 42	83,890 00	14,779 92
Imperial Fire, London, Eng.	200,000 00	830,455 00	96,672 47	36,000 54
Lancashire, Manchester, Eng.	200,000 00	2,122,292 80	306,321 17	56,858 19
Lion Fire, London, Eng.	200,000 00	324,960 68	72,924 86	23,127 78
Liverpool & London & Globe, Liverpool, Eng.	200,000 00	3,553,261 18	750,087 70	660,780 75
London Assur. Corporation, London, Eng.	200,000 00	956,016 67	187,904 89	32,928 04
London & Lancashire Fire, Liverpool, Eng.	200,000 00	1,510,611 17	225,480 06	97,201 54
Manchester Fire Assur. Co., Manchester, Eng.	200,000 00	520,583 82	102,646 20	42,570 91
Mannheim, Mannheim, Ger.	200,000 00	16,553 25	29,213 41	15,638 64
Marine (limited), London, Eng.	200,000 00	52,870 89	52,229 00	41,221 50
North British and Mercantile, London, Eng.	200,000 00	1,754,156 99	282,621 54	80,297 02
Northern Assurance Co., London, Eng.	200,000 00	986,097 40	178,300 88	38,964 20
Norwich Union Fire, Norwich, Eng.	200,000 00	998,878 72	182,716 08	21,438 41
Phoenix Assurance Co., London, Eng.	200,000 00	1,479,203 77	412,566 00	
Prussian National, Stettin, Ger.	200,000 00	75,898 25	13,715 82	22,656 50
Reliance Marine (limited), Liverpool, Eng.	200,000 00	17,846 57	15,696 21	1,786 28
Royal, Liverpool, Eng.	200,000 00	2,315,092 28	596,961 71	669,637 51
Scottish Union & Nation'l, Edinburgh, Scot.	200,000 00	508,299 79	96,563 07	50,184 21
Sea Ins. Co. (limited), Liverpool, Eng.	200,000 00	56,120 43	84,595 00	21,286 73
Standard Marine (limited), Liverpool, Eng.	200,000 00	17,388 48	7,113 37	
Sun Fire Office, London, Eng.	200,000 00	1,247,509 81	191,296 34	90,160 83
Transatlantic Fire, Hamburg, Ger.	200,000 00	135,151 71	32,538 44	7,524 26
Union Marine (limited), Liverpool, Eng.	200,000 00	51,996 89	46,240 01	38,888 72
Western Assurance Co., Toronto, Can.	200,000 00	629,123 40	104,698 78	24,174 91
Total companies of foreign governments	\$6,000,000 00	\$26,386,964 69	\$4,872,299 61	\$2,341,590 90
<i>Recapitulation.</i>				
(Michigan companies.	\$1,000,000 00	\$530,814 67	\$58,125 71	\$7,070 12
Totals (Companies of other states.	50,364,444 23	60,788,468 27	9,534,724 48	10,773,969 96
(Companies of foreign governm'ts.	6,000 00	26,386,964 69	4,872,299 61	2,341,590 90
Aggregate	\$57,264,444 23	\$87,705,147 63	\$14,455,149 80	\$13,122,630 96

TABLE II.—CONCLUDED.—*Summary of standing of companies.*

Total liabilities, including capital and exclusive of liabilities on special deposits.	Admitted assets (excluding special deposits).	Surplus as regards policy- holders.	Surplus over or impairment of capital.	Assets not admitted.	Liabilities on special deposits.	Special deposits.
\$641,335 84	\$685,628 07	\$194,292 28	—\$5,707 77	-----	\$57,575 98	\$156,250 00
709,642 97	1,152,068 13	642,425 16	442,425 16	-----	9,745 60	175,000 00
677,458 50	750,045 82	272,591 82	72,591 82	-----	29,759 22	215,500 00
542,538 72	653,439 05	340,855 33	140,855 38	-----	-----	-----
2,440,513 21	3,322,708 96	1,082,395 77	882,396 77	-----	244,295 56	263,250 00
1,073,818 08	1,421,467 27	547,649 19	347,649 19	-----	173,255 84	263,250 00
1,009,795 84	1,118,960 13	309,154 84	109,154 84	-----	99,575 00	99,575 00
1,151,019 83	1,519,786 50	568,767 12	368,767 12	-----	64,201 63	289,100 00
2,612,949 16	2,741,529 93	328,690 77	128,690 77	-----	72,858 00	195,250 00
559,258 85	696,676 61	277,417 96	77,417 96	-----	61,744 47	217,500 00
5,194,109 68	7,642,847 26	2,648,787 63	2,448,787 63	-----	-----	220,000 00
1,211,974 13	2,069,239 44	1,087,255 31	887,255 31	-----	104,875 47	257,375 00
1,902,505 60	2,158,441 14	485,932 54	285,932 54	-----	140,784 27	265,500 00
865,730 98	1,083,754 44	868,003 51	168,003 51	-----	-----	150,000 00
261,410 30	404,791 50	343,851 20	143,851 20	-----	-----	-----
842,656 39	521,812 21	\$77,655 82	177,655 82	-----	3,165 00	100,000 00
2,147,178 61	3,202,637 48	1,255,458 87	1,055,458 87	-----	169,896 94	250,915 50
1,130,924 42	1,376,313 37	445,358 95	245,358 95	-----	152,406 06	252,150 00
1,238,963 76	1,803,239 99	564,576 23	364,576 23	-----	102,664 45	240,377 50
1,747,116 91	2,518,744 49	571,627 58	371,627 58	-----	144,652 86	228,150 00
312,265 57	624,094 08	511,828 51	311,828 51	-----	-----	-----
235,379 01	963,676 56	827,897 55	127,897 55	-----	-----	-----
4,514,528 95	6,426,036 77	2,111,557 82	1,911,557 82	-----	268,062 50	268,062 50
663,638 02	1,648,076 38	1,199,238 86	999,238 86	-----	191,209 05	284,500 00
962,002 16	328,000 43	160,996 32	—39,001 68	-----	-----	-----
224,451 90	212,408 93	187,967 13	—12,042 87	-----	-----	-----
1,686,552 41	2,292,318 28	805,785 97	605,785 97	-----	142,888 57	218,060 00
425,514 41	541,266 63	315,742 22	115,742 22	-----	-----	-----
332,115 62	448,977 25	311,861 63	111,861 63	-----	-----	-----
872,139 88	1,147,901 87	475,461 49	275,461 49	-----	86,862 16	169,825 00
\$37,284,781 56	\$50,395,138 89	\$19,210,357 38	\$18,267,199 65 —56,732 82	-----	\$2,071,178 07	\$4,720,329 50
\$1,595,510 51	\$2,276,757 04	\$1,681,246 53	\$681,246 53	-----	-----	-----
129,589 102 73	168,266,218 01	89,041,559 51	38,748,454 57	-----	-----	-----
37,284,781 56	50,395,138 89	19,110,357 33	18,110,857 38	\$268,595 99	\$1,762,494 21 2,315,478 63	\$3,514,722 79 4,983,579 50
\$166,499,394 80	\$221,038,118 94	\$109,893,162 37	\$52,540,063 43	\$268,595 99	\$4,077,967 84	\$6,798,301 29

TABLE III.—Showing the nature of all the admitted assets, including special business in Michigan

Name and location.	Real estate.	Bond and mortgage loans.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$69,709 29	\$677,193 73
Grand Rapids Fire Insurance Co., Grand Rapids.....	2,950 00	184,045 00
Michigan Fire and Marine, Detroit.....	21,081 18	653,067 91
Total Michigan companies.....	\$93,690 47	\$1,714,286 63
<i>Companies of other states.</i>		
Ætna, Hartford, Conn.....	\$375,000 00	\$42,900 00
Agricultural, Watertown, N. Y.....	187,233 65	1,297,539 73
Albany, Albany, N. Y.....	12,500 00	240,250 00
Alliance Insurance Association, New York, N. Y.....		
American, Boston, Mass.....		
American, Newark, N. J.....	294,076 65	1,329,500 35
American Central, St. Louis, Mo.....	500,000 00	9,000 00
American Fire, New York, N. Y.....		34,230 00
American Fire, Philadelphia, Pa.....	255,997 40	1,237,149 13
Artisans, Pittsburgh, Pa.....	18,150 00	81,604 41
Boylston, Boston, Mass.....		205,800 00
Broadway, New York, N. Y.....		800 00
Buffalo German, Buffalo, N. Y.....	300,600 00	506,525 00
California, San Francisco, Cal.....	106,008 00	200,043 25
Citizens', New York, N. Y.....	130,700 00	76,000 00
Citizens', Pittsburgh, Pa.....	116,000 00	286,000 00
Commerce, Albany, N. Y.....	75,000 00	81,900 00
Commonwealth, New York, N. Y.....		261,000 00
Concordia Fire, Milwaukee, Wis.....		423,355 00
Connecticut Fire, Hartford, Conn.....	99,600 00	779,300 00
Continental, New York, N. Y.....	784,380 00	155,235 00
Cooper, Dayton, O.....	900 00	25,637 27
Delaware, Philadelphia, Pa.....	145,000 00	137,200 00
Dwelling House, Boston, Mass.....		163,460 00
Eagle Fire, New York, N. Y.....	435,000 00	31,250 00
Equitable Fire and Marine, Providence, R. I.....	129,900 00	99,183 33
Eureka Fire and Marine, Cincinnati, O.....	19,650 00	
Farmers' Fire, York, Pa.....	36,500 00	165,351 95
Farragut Fire, New York, N. Y.....	6,000 00	30,500 00
Fireman's, Newark, N. J.....	120,085 23	967,981 57
Firemen's Fund, San Francisco, Cal.....	313,757 08	403,375 00
Fire Association, Philadelphia, Pa.....	178,909 41	1,774,904 89
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	67,500 00	257,400 00
Franklin Fire, Philadelphia, Pa.....	341,850 00	455,249 67
German, Freeport, Ill.....	19,700 00	1,561,569 30
German American, New York, N. Y.....		
German Fire, Peoria, Ill.....	4,900 00	275,105 76
German Fire, Pittsburgh, Pa.....	50,420 22	232,022 17
Germania Fire, New York, N. Y.....	286,180 67	184,500 00
Girard Fire and Marine, Philadelphia, Pa.....	297,800 00	705,650 00
Glens Falls, Glens Falls, N. Y.....	36,050 00	610,438 63
Granite State Fire, Portsmouth, N. H.....		85,600 00
Greenwich, New York, N. Y.....	170,000 00	11,100 00
Hanover Fire, New York, N. Y.....	250,000 00	23,000 00
Hartford Fire, Hartford, Conn.....	379,575 60	1,302,000 00
Home, New York, N. Y.....	1,544,983 96	685,568 68
Insurance Company of North America, Philadelphia, Pa.....	307,000 00	2,547,398 73
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	325,121 00	91,250 00

deposits, of the stock fire, fire marine and marine insurance companies doing during the year 1891.

United States government bonds.	Corporate or municipal stocks or bonds.	Loans on collaterals.	Cash in offices and banks.	Premiums due and unpaid.	Miscellaneous.	Total assets including special deposits.
	\$11,000 00	\$10,000 00	\$32,458 76	\$24,477 09	\$34,128 03	\$1,068,956 89
	17,950 00	90,000 00	23,245 57	14,999 42	5,292 25	838,482 24
	68,541 00	700 00	35,168 32	78,760 81	27,059 19	879,317 91
	\$92,491 00	\$100,700 00	\$90,872 65	\$113,236 82	66,479 47	\$2,276,757 04
\$120,000 00	\$3,941,789 00	\$6,080 00	\$736,471 51	\$596,001 30	\$967 22	\$10,659,139 03
	342,271 00	62,515 16	156,479 44	114,079 75	71,549 34	2,362,018 07
	157,417 50		18,876 68	2,407 19	3,619 69	434,671 01
10,000 00	311,592 00		28,021 29	23,967 47	21,393 32	893,974 08
	495,137 44	38,306 25	30,181 73	31,256 27	12,082 60	596,964 29
232,500 00	226,375 00		27,510 13	43,858 58	28,044 98	2,122,420 89
	693,400 00	153,000 00	65,082 66	101,479 29		1,521,961 56
	740,550 00	55,670 00	143,064 35	850,570 05	19,948 11	1,665,082 51
351,000 00	1,141,221 13	156,750 00	175,421 65	63,924 06	83,427 16	3,093,540 63
34,650 00	6,960 00	14,700 00	17,494 57	3,149 21	1,414 27	148,472 46
	452,832 25	92,100 00	78,027 35	88,942 27	18,557 40	915,809 27
	414,256 00		8,696 88	23,412 68	6,825 16	459,439 73
	823,022 30	169,300 00	92,088 26	52,544 13	9,452 74	1,454,032 42
	464,835 00		159,808 79	126,261 43	36,817 85	1,123,115 62
175,500 00	264,700 00	255,875 00	50,760 44	99,571 93	7,633 80	1,081,041 17
	285,418 00	39,500 00	55,629 72	84,798 38	4,839 97	772,181 07
	139,380 00	3,900 00	90,253 68	9,061 82	1,661 92	351,157 42
70,000 00	298,076 50		12,528 22	27,629 85	5,702 46	690,937 08
	108,500 00		46,181 99	49,209 81	6,412 55	633,809 85
	1,406,101 00	4,800 00	190,622 52	150,304 73		2,682,228 26
	3,941,887 00		452,235 15	298,826 01	289,242 55	5,806,784 71
	303,390 50	41,048 17	18,692 54	21,600 06	5,544 26	819,798 40
	928,970 00	120,090 00	61,380 12	106,857 94	37,609 17	1,586,917 28
	187,968 00		52,553 43	55,713 24	51,866 14	511,568 86
	776,008 50	800 00	9,087 85	25,969 81	12,875 24	1,290,964 90
	\$10,700 00	900 00	23,479 64	31,497 74	2,898 00	598,058 71
26,596 50	172,681 45	13,750 00	15,632 46	21,124 83	19,900 47	299,135 26
	\$17,968 00	1,300 00	42,167 80	26,537 02	2,644 27	593,704 04
70,800 00	232,320 00	19,100 00	15,164 25	23,078 84	4,651 50	893,539 09
84,825 00	658,144 02		11,919 60	33,331 97	22,429 13	1,842,166 57
	1,130,715 00	296,300 00	347,607 58	277,911 14	85,824 12	2,844,389 82
	2,347,670 00	166,400 00	225,080 89	321,894 46	49,807 15	4,063,046 74
	426,920 00	15,000 00	25,661 04	26,063 71	8,253 51	830,797 26
	1,610,574 09	569,400 00	126,115 28	53,838 64	11,605 84	3,179,477 43
	398,219 50	45,856 15	280,122 14	149,154 05	371,789 50	2,671,221 14
261,085 00	4,781,226 00		420,774 72	311,858 73	4,187 00	5,879,208 45
		31,075 00	55,408 84	36,746 73	10,768 18	412,997 51
	154,564 00	2,000 00	82,139 20	35,518 10	4,306 66	509,002 85
1,469,569 50	984,957 50		88,881 08	126,948 96	9,618 12	3,171,525 78
84,980 00	272,942 50	11,750 00	91,855 01	63,406 50	52,972 10	1,530,836 11
	1,176,900 00	3,000 00	76,882 18	63,881 25	12,611 32	1,979,713 87
	267,497 00	44,430 00	75,315 29	63,637 37	9,336 62	547,886 23
	1,084,645 91	62,399 99	25,018 33	208,581 24	22,684 84	1,597,875 41
17,550 00	1,916,732 25	850 00	86,188 94	141,142 00	10,822 00	2,551,330 19
114,066 00						
	4,083,850 75	80,000 00	346,720 61	561,082 88	40,817 50	6,743,046 84
	5,008,044 89	847,785 00	587,899 90	487,708 07	61,141 50	9,370,640 00
	4,543,880 08	142,700 00	770,088 72	664,961 19	130,414 74	9,156,832 88
	220,508 19		52,419 94	26,690 91	26,916 70	748,506 74

TABLE III.—CONTINUED.—*Showing nature of the*

Name and location.	Real estate.	Bond and mortgage loans.
<i>Companies of other states.—Con.</i>		
Jersey City, Jersey City, N. J.	\$72,800 00	\$164,881 00
Kings County Fire, Brooklyn, N. Y.	95,500 00	20,750 00
Manufacturers and Builders' Fire, New York, N. Y.		70,000 00
Manufacturers and Merchants', Pittsburgh, Pa.	65,000 00	182,883 47
Mechanics', Philadelphia, Pa.	88,500 00	296,250 00
Mercantile Fire and Marine, Boston, Mass.		79,500 00
Merchants', Newark, N. J.	278,210 10	416,373 00
Merchants', Providence, R. I.		110,500 00
Milwaukee Mechanics', Milwaukee, Wis.	40,000 00	931,162 50
Mutual Fire, New York, N. Y.		
National Fire, Hartford, Conn.	61,654 97	667,800 00
National Fire, New York, N. Y.		9,433 86
Newark Fire, Newark, N. J.	50,000 00	942,590 00
New Hampshire Fire, Manchester, N. H.	9,000 00	550,086 86
New York Bowery Fire, New York, N. Y.		16,800 00
Niagara Fire, New York, N. Y.	778,000 00	26,950 00
Northwestern National, Milwaukee, Wis.		425,900 00
Oakland Home, Oakland, Cal.	102,761 00	139,486 76
Ohio, Dayton, O.	25,300 00	104,277 00
Ohio Farmers, Le Roy, O.	71,800 00	919,490 99
Orient, Hartford, Conn.	22,745 78	252,972 21
Pacific Fire, New York, N. Y.		195,909 00
Pennsylvania Fire, Philadelphia, Pa.	184,500 00	437,020 00
People's Fire, Manchester, N. H.		260,682 80
Phenix, Brooklyn, N. Y.	1,723,701 86	167,675 00
Phoenix, Hartford, Conn.	303,296 07	545,634 43
Providence Washington, Providence, R. I.		
Queen Insurance Co. of America, New York, N. Y.		
Reading Fire, Reading, Pa.	52,830 28	285,516 79
Reliance, Philadelphia, Pa.	100,000 00	115,650 00
Rochester German, Rochester, N. Y.	190,829 84	381,740 00
Rockford, Rockford, Ill.	40,826 92	338,157 99
Rutgers Fire, New York, N. Y.	77,000 00	28,100 00
Security, Cincinnati, O.		
Security, New Haven, Conn.	46,238 79	175,925 00
Springfield Fire and Marine, Springfield, Mass.	109,000 00	330,000 00
Spring Garden, Philadelphia, Pa.	201,000 00	408,516 71
State Investment and Insurance Co., San Francisco, Cal.	200,000 00	140,500 00
St. Paul Fire and Marine, St. Paul, Minn.	107,247 96	702,970 07
St. Paul German, St. Paul, Minn.		166,652 16
Sun, San Francisco, Cal.	100,000 00	193,197 33
Syndicate, Minneapolis, Minn.		188,750 00
Teutonia Fire, Philadelphia, Pa.	75,000 00	46,200 00
Teutonia Fire and Marine, Dayton, O.	5,592 18	252,837 34
Traders, Chicago, Ill.	1,500 00	144,158 07
Union, Philadelphia, Pa.	160,000 00	9,900 00
Union Fire, Buffalo, N. Y.	12,500 00	188,025 50
United Firemen's, Philadelphia, Pa.	115,850 00	689,781 50
United States Fire, New York, N. Y.		505,500 00
Western, Pittsburgh, Pa.	62,000 00	166,097 50
Westchester Fire, New York, N. Y.	214,000 00	348,200 00
Williamsburgh City Fire, Brooklyn, N. Y.	634,843 90	437,850 00
Total companies of other States.	\$14,999,585 56	\$33,490,423 05

admitted assets including special deposits.

United States government bonds.	Corporate or municipal stocks or bonds.	Loans on collaterals.	Cash in offices and banks.	Premiums due and unpaid.	Miscellaneous.	Total assets including special deposits.
\$4,730 00	\$105,870 00	\$45,875 00	\$17,782 95	\$16,196 37	\$6,664 11	\$494,799 43
	221,022 50		10,454 75	8,322 35	3,222 89	359,271 99
2,601 50	235,882 00	95,800 00	17,475 85	54,199 85	5,337 91	531,196 61
	72,025 00	10,800 00	22,635 03	15,006 99	3,898 64	331,844 13
	259,252 50	14,200 00	31,541 53	30,457 56	4,212 13	719,478 72
	511,806 00		19,888 72	21,307 58	6,385 44	688,887 74
29,250 00	668,765 00		38,981 59	133,841 09	10,906 75	1,568,906 53
	238,862 50	22,800 00	30,951 64	87,940 47	1,949 01	490,583 62
	677,982 00	34,250 00	95,838 81	62,603 60	24,788 00	1,366,679 91
151,080 00	961,530 00	76,400 00	47,015 09	252,327 84	8,869 28	1,497,192 21
	1,710,106 00	450 00	204,778 79	244,557 83	15,949 71	2,904,796 89
82,400 00	222,678 50		9,053 78	40,746 57	1,208 13	366,514 96
53,312 50	155,325 78	3,000 00	32,605 68	21,713 05	8,877 29	702,426 38
145,000 00	927,134 96	28,750 00	103,128 87	65,733 51	16,128 00	1,889,961 20
	452,230 00	3,700 00	9,044 48	97,584 07	5,786 71	564,355 21
806,100 00	634,140 00	13,000 00	296,947 44	268,884 13	19,083 07	2,723,184 63
353,410 00	610,550 00		164,885 99	67,554 94	8,591 77	1,630,243 70
	41,000 00		94,158 08	158,389 15	20,462 68	550,007 62
	50,864 00	9,700 00	8,275 51	19,282 92	4,912 53	222,562 01
	200,067 24	14,120 00	330,697 73	180,454 38	57,966 38	1,774,796 67
	1,458,976 85	11,940 00	106,454 84	200,951 18	26,428 52	2,078,483 88
159,797 50	276,787 50		12,810 65	83,458 15	5,174 71	688,923 51
53,100 00	2,238,305 00	507,100 00	84,877 77	164,153 13	7,234 48	3,626,469 37
77,025 80	200,835 00	52,000 00	58,898 30	102,005 65	72,924 58	324,371 11
253,980 00	1,841,325 50		547,156 88	392,321 37	14,359 18	5,489,469 85
	3,980,798 00	118,322 50	282,833 15	335,546 75	59,360 81	5,676,386 79
	1,116,012 00		93,090 40	152,338 90	70,365 99	1,432,907 29
525,250 00	2,168,178 12		275,277 31	52,101 17	75,663 16	3,066,469 76
	188,873 50	45,965 00	64,983 02	49,785 44	6,376 35	688,323 38
17,550 00	554,460 00		22,401 71	21,128 53	2,378 29	584,068 53
	127,278 00		118,451 14	86,059 88	5,776 66	910,180 02
	55,910 00	150,743 29	56,008 23	56,219 20	123,005 35	325,871 08
57,500 00	190,960 00	2,300 00	6,615 51	974 08	2,987 35	366,356 89
	207,820 47	10,141 83	16,937 08	17,807 20	11,894 81	258,101 89
	239,368 60	17,100 00	51,694 46	72,321 42	9,250 12	661,923 39
115,000 00	2,063,690 00	60,000 00	108,296 68	211,267 67	34,706 07	3,631,969 42
	428,915 00	120,350 00	64,887 36	29,259 75	20,367 35	1,273,236 20
	7,000 00		108,547 90	207,355 63	15,365 42	674,858 95
	582,366 27	296,800 00	154,964 03	107,829 23	66,196 97	2,017,894 58
	423,536 00	29,500 00	162,621 36	96,723 92	28,109 79	921,148 23
	111,314 30	15,000 00	34,511 87	55,002 69	46,588 26	555,613 94
	64,600 00	62,800 00	15,040 59	53,348 79	9,214 73	393,554 11
	114,760 00	3,500 00	16,284 73	3,767 77	1,560 11	261,012 61
64,900 00	59,565 00	9,200 00	9,622 06	8,280 89	8,728 75	418,086 22
283,500 00	1,047,660 00		52,060 13	54,777 07	33,104 10	1,566,764 37
	224,308 50	28,500 00	29,459 80	77,170 32	8,021 88	582,855 50
5,850 00	7,000 00	1,000 00	10,940 98	4,078 09	7,088 80	186,433 37
	267,625 00	77,700 00	36,101 46	36,594 42	16,972 81	1,190,614 19
5,850 00	77,865 75		14,022 92	64,577 15	8,465 00	671,223 62
35,100 00	139,920 00		7,280 77	20,128 19	3,362 34	483,885 80
88,000 00	750,200 00		140,964 98	123,908 88	5,323 00	1,635,591 31
5,750 00	341,108 60	6,000 00	18,155 56	68,288 17	15,183 98	1,527,173 21
\$6,900,052 50	\$66,478,979 52	\$5,011,198 34	\$16,549,748 04	\$17,568,175 52	\$3,310,103 37	\$229,632,418 66

TABLE III.—CONCLUDED.—*Showing nature of the*

Name and location.	Real estate.	Bond and mortgage loans.
<i>Companies of foreign governments.</i>		
British America Assurance Co., Toronto, Can.		
British and Foreign Marine (limited), Liverpool, Eng.		\$50,000 00
Caledonian, Edinburgh, Scot.		50,000 00
City of London Fire (limited), London, Eng.		
Commercial Union Assurance Co., London, Eng.	\$963,497 01	
Guardian Life and Fire Assurance Co., London, Eng.		226,000 00
Hamburg Bremen Fire, Hamburg, Ger.	9,000 00	
Imperial Fire, London, Eng.	476,634 70	
Lancashire, Manchester, Eng.	352,992 85	
Lion Fire, London Eng.		206,550 00
Liverpool and London and Globe, Liverpool, Eng.	1,574,500 00	2,310,687 50
London Assurance Corporation, London, Eng.		
London and Lancashire Fire, Liverpool, Eng.	296,130 00	
Manchester Fire Assurance Co., Manchester, Eng.		50,000 00
Mannheim, Mannheim, Ger.		
Marine (limited), London, Eng.		
North British and Mercantile, London, Eng.		
Northern Assurance Co., London, Eng.	114,544 44	
Norwich Union Fire, Norwich, Eng.		40,000 00
Phoenix Assurance Co., London, Eng.		
Prussian National, Stettin, Ger.		
Ballance Marine (limited), Liverpool, Eng.		
Royal, Liverpool, Eng.	1,818,200 10	
Scottish Union and National, Edinburgh, Scot.		1,056,300 00
Sea Insurance Co. (limited), Liverpool, Eng.		
Standard Marine (limited), Liverpool, Eng.		
Sun Insurance Office, London, Eng.	200,000 00	499,000 00
Transatlantic Fire, Hamburg, Ger.		
Union Marine (limited), Liverpool, Eng.		
Western Assurance Co., Toronto, Can.		
Total companies of foreign governments	\$5,787,499 10	\$4,488,537 50
<i>Recapitulation.</i>		
Totals { Foreign companies	\$5,787,499 10	\$4,488,537 50
{ Companies of other States	14,999,535 56	\$3,490,423 05
{ Michigan companies	98,690 47	1,714,295 63
Aggregate	\$20,880,775 13	\$30,693,247 18

admitted assets including special deposits.

United States government bonds.	Corporate or municipal stocks or bonds.	Loans on collaterals.	Cash in offices and banks.	Premiums due and unpaid.	Miscellaneous.	Total assets including special deposits.
\$358,787 50	\$281,125 00	-----	\$31,870 32	\$101,880 22	\$8,215 08	\$791,878 07
252,988 75	661,770 22	-----	32,065 06	274,835 96	45,628 12	1,327,988 13
118,000 00	651,937 50	-----	66,568 75	77,039 07	-----	965,545 32
271,400 00	802,960 00	-----	86,519 80	70,479 25	2,080 00	983,459 05
497,250 00	1,073,680 00	-----	617,115 41	478,326 93	61,139 63	3,555,968 96
-----	1,341,750 00	-----	90,781 64	111,158 86	15,027 77	1,684,717 27
117,000 00	984,825 00	-----	55,509 77	96,029 66	7,660 75	1,818,525 18
278,480 00	786,266 66	-----	111,985 22	198,804 61	6,945 31	1,808,896 50
1,027,515 00	753,555 00	-----	536,795 81	339,921 27	-----	2,936,779 98
175,500 00	244,000 00	\$31,500 00	52,771 27	103,965 94	9,889 60	534,176 81
1,843,687 50	268,250 00	10,000 00	1,014,225 96	770,490 21	67,006 09	7,862,847 26
859,500 00	1,027,790 00	-----	242,834 18	236,481 14	18,029 17	2,356,634 44
463,100 00	1,175,100 00	-----	166,992 86	843,051 75	4,566 53	2,453,941 64
146,250 00	726,635 00	-----	35,514 65	228,304 79	-----	1,183,754 44
118,000 00	250,000 00	-----	11,569 60	32,954 48	2,247 42	404,791 50
117,000 00	371,550 00	-----	27,495 28	64,751 86	40,515 07	621,812 21
956,515 00	1,958,226 00	-----	78,792 74	376,458 48	63,765 76	3,453,552 96
462,150 00	795,970 00	-----	70,473 67	173,285 85	13,086 81	1,634,463 87
593,725 00	923,761 26	-----	166,795 80	94,838 66	19,501 77	1,843,517 49
1,401,660 00	406,195 00	-----	512,726 17	226,314 82	-----	2,546,594 49
233,750 00	321,530 00	-----	2,273 94	60,675 14	5,875 00	624,094 98
-----	316,450 00	-----	10,865 84	34,680 83	1,342 39	862,676 56
656,600 00	2,591,230 00	-----	909,814 28	639,407 26	27,847 68	6,698,149 27
58,500 00	686,650 17	-----	135,019 60	122,509 25	23,597 86	2,032,576 98
234,000 00	-----	-----	10,087 94	76,630 06	2,252 45	325,000 45
-----	202,000 00	-----	7,195 88	-----	3,213 10	212,408 93
593,700 00	648,770 00	-----	142,387 51	389,251 56	38,809 01	2,510,368 38
-----	402,080 00	75,000 00	24,192 44	39,974 19	-----	541,256 63
-----	321,085 00	-----	56,835 81	48,552 29	17,504 15	449,997 25
281,970 00	571,983 50	-----	247,825 15	185,341 03	30,307 69	1,817,426 37
-----	-----	-----	-----	-----	-----	-----
\$12,102,906 75	\$20,837,644 81	\$116,500 00	\$5,530,428 70	\$5,929,967 24	\$536,334 29	\$55,279,719 89
-----	-----	-----	-----	-----	-----	-----
\$12,102,906 75	\$20,837,644 31	\$116,500 00	\$5,530,428 70	\$5,929,967 24	\$536,334 29	\$55,279,719 89
6,960,052 50	88,478,979 52	5,011,198 32	10,928,446 69	11,549,971 46	2,707,289 61	172,135,941 78
-----	92,491 00	100,700 00	90,372 65	118,236 82	66,479 47	2,376,757 04
-----	-----	-----	-----	-----	-----	-----
\$19,062,961 25	\$107,409,114 83	\$5,228,898 34	\$16,549,748 04	\$17,598,175 52	\$3,810,108 37	\$229,682,418 66

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TABLE IV.—*Showing the nature of the liabilities of the stock fire, fire marine and*

Name and location.	Losses	
	Adjusted.	Restated.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$12,480 80	-----
Grand Rapids Fire Insurance Co., Grand Rapids.....	6,713 31	-----
Michigan Fire and Marine, Detroit.....	25,534 40	\$3,397 70
Total Michigan companies.....	\$54,728 01	\$3,397 70
<i>Companies of other states.</i>		
Ætna, Hartford, Conn.....	\$312,797 90	\$33,188 55
Agricultural, Watertown, N. Y.....	61,049 00	14,915 00
Albany, Albany, N. Y.....	7,055 89	-----
Alliance Insurance Association, New York, N. Y.....	\$7,584 00	500 00
American, Boston, Mass.....	40,772 15	1,587 00
American, Newark, N. J.....	29,246 75	5,194 54
American Central, St. Louis, Mo.....	63,097 78	9,543 70
American Fire, New York, N. Y.....	154,123 84	-----
American Fire, Philadelphia, Pa.....	348,296 11	50,622 22
Artisans', Pittsburgh, Pa.....	2,827 04	-----
Boyleston, Boston, Mass.....	41,398 23	-----
Broadway, New York, N. Y.....	17,919 13	800 00
Buffalo German, Buffalo, N. Y.....	20,296 54	2,905 41
California, San Francisco, Cal.....	105,040 00	5,200 00
Citizens' New York, N. Y.....	41,539 92	10,066 00
Citizens', Pittsburgh, Pa.....	58,289 80	2,600 00
Commerce, Albany, N. Y.....	16,390 00	-----
Commonwealth, New York, N. Y.....	26,102 30	16,500 00
Concordia Fire, Milwaukee, Wis.....	14,907 70	3,000 00
Connecticut Fire, Hartford, Conn.....	152,596 81	15,396 04
Continental, New York, N. Y.....	244,915 77	29,370 00
Cooper, Dayton, O.....	10,869 65	-----
Delaware, Philadelphia, Pa.....	96,989 41	500 00
Dwelling House, Boston, Mass.....	2,390 00	5,420 00
Eagle Fire, New York, N. Y.....	16,700 98	953 91
Equitable Fire and Marine, Providence, R. I.....	35,851 00	8,268 00
Eureka Fire and Marine, Cincinnati, O.....	14,782 24	-----
Farmers' Fire, York, Pa.....	88,802 00	-----
Farragut Fire, New York, N. Y.....	10,371 00	1,660 52
Firemen's, Newark, N. J.....	25,939 27	3,487 40
Firemen's Fund, San Francisco, Cal.....	142,359 44	13,068 33
Fire Association, Philadelphia Pa.....	251,968 87	17,512 00
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.....	29,531 65	1,515 12
Franklin Fire, Philadelphia, Pa.....	51,815 91	780 96
German, Freeport, Ill.....	91,234 45	11,000 00
German American, New York, N. Y.....	309,682 41	30,979 18
German Fire, Peoria, Ill.....	6,500 00	-----
German Fire, Pittsburgh, Pa.....	32,769 76	-----
Germania Fire, New York, N. Y.....	112,679 40	-----
Girard Fire and Marine, Philadelphia, Pa.....	42,208 82	6,991 43
Glen Falls, Glen Falls, N. Y.....	35,962 45	6,810 00
Granite State Fire, Portsmouth, N. H.....	34,802 35	1,817 55
Greenwich, New York, N. Y.....	304,851 71	40,704 41
Hanover Fire, New York, N. Y.....	109,185 26	23,632 48
Hartford Fire, Hartford, Conn.....	304,296 09	25,010 52

marine insurance companies doing business in Michigan on the 31st day of Dec., 1891.

Unpaid.	Unearned premiums.			All other liabilities.	Total liabilities except capital.
Total.	Fire.	Marine and inland.	Total.		
\$12,430 30 6,713 31 38,932 10	\$185,629 67 84,750 83 307,910 35	----- ----- \$2,023 32	\$185,629 67 84,750 83 309,934 17	\$4,570 63 2,499 50 -----	\$153,630 60 98,963 64 348,866 27
\$58,125 71	\$528,291 35	\$2,023 32	\$530,314 67	\$7,070 13	\$595,510 51
<hr/>					
\$345,351 45 75,964 00 7,055 89 38,084 00 42,359 13	\$2,453,596 71 1,281,534 32 61,140 98 130,628 30 184,516 91	\$66,473 71 ----- ----- ----- 17,473 87	\$2,520,072 43 1,281,534 32 61,140 98 130,628 30 201,989 78	\$124,302 62 22,835 95 4,424 46 4,886 16 17,181 20	\$3,990,356 49 1,290,334 27 178,631 28 173,597 46 261,530 13
34,441 29 72,641 43 154,123 34 308,918 34 2,827 04	431,758 45 519,421 10 792,551 64 1,369,653 51 21,768 22	----- ----- ----- ----- -----	421,758 45 519,421 10 792,551 64 1,369,653 51 21,768 22	17,396 89 15,321 89 96,240 11 563,263 53 598 95	473,596 68 607,284 42 1,042,915 09 2,881,835 38 25,194 21
41,306 23 18,219 13 22,301 95 110,240 00 31,624 92	213,401 23 84,372 25 310,309 90 332,250 00 487,510 95	14,519 35 ----- ----- 62,643 90 -----	227,920 68 84,372 25 310,209 30 394,698 09 487,510 95	12,574 36 4,906 05 8,150 34 6,451 02 18,755 72	281,893 22 107,497 46 341,561 59 511,535 01 552,891 50
60,889 30 15,390 00 42,602 30 17,907 79 187,982 85	201,786 62 76,052 96 97,419 43 295,689 69 913,656 24	----- ----- ----- ----- -----	201,786 62 76,052 96 97,419 43 295,689 69 913,656 24	7,099 73 2,509 25 5,454 66 9,844 96 -----	299,775 65 94,952 23 145,476 39 323,442 35 1,081,639 09
274,235 77 10,399 65 97,469 41 7,810 00 17,964 84	2,636,775 30 129,774 36 215,408 91 188,575 66 138,561 37	----- ----- 43,591 16 ----- -----	2,636,775 30 129,774 36 258,995 07 188,575 66 138,561 37	249,962 40 1,556 86 100,525 61 3,639 50 174,456 24	\$1,161,023 47 141,701 37 456,990 09 200,325 16 330,672 45
43,029 00 14,723 24 38,202 00 12,031 52 29,426 67	190,870 52 55,595 70 309,535 62 121,662 66 236,563 57	655 18 12,063 31 ----- ----- -----	191,525 70 67,664 01 309,535 62 121,662 66 236,563 57	3,690 00 4,951 87 8,108 28 14,748 78 12,213 26	238,844 70 87,338 12 366,440 90 145,442 96 275,203 50
155,422 77 779,370 67 31,098 73 32,005 99 182,234 45	869,611 38 1,396,113 35 111,250 31 437,260 16 1,739,020 67	145,510 01 ----- ----- ----- -----	1,045,121 34 1,396,113 35 111,250 31 437,260 16 1,739,020 67	35,447 85 1,961,973 42 197,678 20 1,320,670 99 26,404 42	1,235,991 96 3,057,467 64 339,425 29 1,810,537 04 1,367,669 54
340,611 30 ----- ----- ----- \$1,134 75	2,309,234 42 95,291 17 198,190 78 1,115,328 32 358,691 57	----- ----- ----- ----- -----	2,309,234 42 95,291 17 198,190 78 1,115,328 32 358,691 57	73,973 01 556 83 7,508 62 25,558 43 385,728 04	2,623,819 02 102,348 00 233,464 16 1,257,566 15 798,614 86
42,273 45 38,619 90 245,556 12 122,517 69 329,306 61	613,432 91 250,224 47 794,731 32 935,863 99 2,364,400 72	----- ----- 74,368 30 ----- -----	613,432 91 250,224 47 969,189 62 935,863 99 2,566,400 72	15,433 92 19,090 63 106,100 00 27,410 15 45,000 00	671,189 28 306,985 00 1,319,736 74 1,095,891 88 2,940,707 83

TABLE IV.—CONTINUED.—*Showing nature of liabilities.*

Name and location.	Losses	
	Adjusted.	Resisted.
<i>Companies of other states.</i>		
Home, New York, N. Y.	\$706,409 48	\$28,983 84
Insurance Co. of North America, Philadelphia, Pa.	473,113 00	10,253 00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	34,426 00	
Jersey City, Jersey City, N. J.	22,124 94	875 06
Kings County Fire, Brooklyn, N. Y.	6,994 64	
Manufacturers and Builders' Fire, New York, N. Y.	58,908 70	4,578 62
Manufacturers and Merchants' Pittsburgh, Pa.	11,014 66	6,155 12
Mechanics', Philadelphia, Pa.	34,232 12	
Mercantile Fire and Marine, Boston, Mass.	16,107 00	1,963 00
Merchants', Newark, N. J.	156,926 81	15,098 37
Merchants', Providence, R. I.	44,286 57	2,708 13
Milwaukee Mechanics', Milwaukee, Wis.	50,308 49	3,097 00
Mutual Fire, New York, N. Y.	53,280 87	62,806 86
National Fire, Hartford, Conn.	151,009 83	11,390 35
National Fire, New York, N. Y.	81,766 66	2,302 90
Newark Fire, Newark, N. J.	41,482 49	
New Hampshire Fire, Manchester, N. H.	98,717 20	
New York Bowery Fire, New York, N. Y.	58,724 92	5,143 13
Niagara Fire, New York, N. Y.	308,064 79	32,944 35
Northwestern National, Milwaukee, Wis.	62,444 57	
Oakland Home, Oakland, Cal.	48,556 17	1,450 00
Ohio, Dayton, O.	2,510 74	1,000 00
Ohio Farmers', LeRoy, O.	15,788 00	
Orient, Hartford, Conn.	152,728 37	2,513 12
Pacific Fire, New York, N. Y.	27,351 65	3,285 00
Pennsylvania Fire, Philadelphia, Pa.	139,391 67	11,350 00
People's Fire, Manchester, N. H.	34,488 12	2,300 00
Phenix, Brooklyn, N. Y.	245,177 53	35,074 14
Phoenix, Hartford, Conn.	377,892 30	13,550 00
Providence Washington, Providence, R. I.	171,083 94	5,236 00
Queen Insurance Co. of America, New York, N. Y.	160,185 55	
Reading Fire, Reading, Pa.	57,284 25	2,904 30
Reliance, Philadelphia, Pa.	84,001 62	
Rochester German, Rochester, N. Y.	41,397 69	277 25
Rockford, Rockford, Ill.	19,041 17	6,070 00
Rutgers Fire, New York, N. Y.	11,835 99	
Security, Cincinnati, O.	14,922 24	
Security, New Haven, Conn.	48,896 32	900 00
Springfield Fire and Marine, Springfield, Mass.	210,181 77	31,482 67
Spring Garden, Philadelphia, Pa.	54,912 24	2,700 00
State Investment and Insurance Co., San Francisco, Cal.	14,068 07	2,300 00
St. Paul Fire and Marine, St. Paul, Minn.	106,424 67	7,491 68
St. Paul German, St. Paul, Minn.	58,785 89	2,660 00
San, San Francisco, Cal.	29,914 73	
Syndicate, Minneapolis, Minn.	26,002 66	
Teutonia Fire, Philadelphia, Pa.	2,496 30	
Teutonia Fire and Marine, Dayton, O.	125 00	
Traders', Chicago, Ill.	68,089 14	11,040 87
Union, Philadelphia, Pa.	48,683 20	1,592 41
Union Fire, Buffalo, N. Y.	2,858 20	
United Firemen's, Philadelphia, Pa.	30,996 06	2,426 59
United States Fire, New York, N. Y.	22,613 64	3,400 00
Western, Pittsburgh, Pa.	82,893 53	
Westchester Fire, New York, N. Y.	107,514 95	2,500 09
Williamsburg City Fire, Brooklyn, N. Y.	81,488 63	4,430 41
Total companies of other states	\$8,778,819 74	\$750,904 74

TABLE IV.—CONTINUED.—*Showing nature of liabilities.*

Unpaid.	Unearned premiums.			All other liabilities.	Total liabilities except capital.
Total.	Fire.	Marine and inland.	Total.		
\$785,342 82	\$4,045,435 00	\$72,172 00	\$4,117,657 00	\$227,249 83	\$5,080,249 70
423,365 00	2,493,898 12	295,688 98	2,789,587 08	779,791 61	4,062,744 69
34,426 00	223,221 69	-----	223,221 69	224,701 08	482,348 77
23,000 00	128,380 04	-----	128,380 04	3,182 60	154,562 64
6,994 64	32,992 64	-----	32,992 64	2,746 94	42,734 22
58,480 32	187,963 77	-----	187,963 77	46,565 54	298,029 63
17,169 78	65,719 70	-----	65,719 70	2,238 05	85,122 53
34,232 12	116,119 69	-----	116,119 69	195,209 35	348,561 16
18,070 00	110,198 28	128 00	110,321 23	7,765 47	196,156 70
171,015 18	653,829 27	-----	653,829 27	44,259 46	899,108 91
47,994 70	181,404 47	-----	181,404 47	3,270 14	232,669 31
53,400 49	521,406 43	-----	521,406 43	12,520 72	567,329 64
116,067 73	41 55	-----	41 55	583,696 88	649,815 66
162,210 18	1,106,184 68	-----	1,106,184 68	58,637 57	1,322,122 43
84,059 55	118,010 58	-----	118,010 58	7,814 41	159,864 49
41,432 49	151,502 37	-----	151,502 37	11,445 30	204,380 66
93,717 20	632,215 66	-----	632,215 66	13,146 50	789,079 86
63,573 05	126,835 15	-----	126,835 15	89,488 83	230,197 03
340,999 14	1,503,621 83	28,856 56	1,531,977 89	43,602 29	1,916,579 32
62,444 57	568,228 41	1,983 80	565,156 71	18,205 47	645,807 75
45,006 17	220,407 23	-----	220,407 23	11,431 25	276,844 65
3,510 74	36,496 28	-----	36,496 28	1,267 23	41,276 25
15,738 00	1,403,490 46	-----	1,403,490 46	4,869 56	1,424,107 02
185,241 49	759,473 98	16,668 49	776,167 47	-----	981,406 96
30,686 65	186,521 43	-----	186,521 43	22,639 48	288,797 56
150,741 67	996,969 40	-----	996,969 40	780,375 24	1,890,579 31
36,783 12	836,007 09	22,144 50	858,151 59	20,401 00	415,385 71
280,251 67	3,392,278 91	-----	3,392,278 91	256,223 11	3,928,748 60
301,242 30	1,960,698 68	-----	1,960,698 68	-----	2,341,935 98
176,269 94	632,372 75	193,082 42	845,305 17	-----	1,021,575 11
160,135 55	1,365,115 05	-----	1,365,115 05	46,061 95	1,571,812 55
60,188 55	243,194 57	-----	243,194 57	24,043 00	327,426 12
34,001 62	121,786 08	-----	121,786 08	127,963 50	288,601 20
41,674 94	865,573 20	-----	865,573 20	22,017 08	429,265 22
25,111 17	472,071 74	-----	472,071 74	84,377 85	531,560 76
11,335 99	44,920 37	-----	44,920 37	10,000 00	66,256 86
14,922 24	45,785 21	11,373 45	60,158 66	3,306 41	78,889 31
49,295 32	801,180 14	83,383 52	884,513 67	13,968 06	807,777 07
241,694 44	1,257,814 62	-----	1,257,814 62	81,690 15	1,580,669 21
57,612 24	218,751 18	-----	218,751 18	428,348 77	699,712 19
17,368 07	238,571 67	-----	238,571 67	13,946 34	269,890 08
112,916 25	686,893 63	113,972 42	803,866 05	-----	916,722 30
61,306 89	321,979 71	-----	321,979 71	-----	383,875 60
22,914 78	125,490 88	51,019 97	176,509 40	11,466 49	231,890 62
26,002 56	141,096 19	-----	141,096 19	-----	167,100 75
2,486 80	17,547 77	-----	17,547 77	24,304 30	44,388 87
125 00	70,859 42	-----	70,859 42	1,487 19	72,471 61
79,071 01	426,379 54	-----	426,379 54	84,363 12	539,813 67
50,225 61	163,269 67	-----	163,269 67	54,351 05	267,846 33
2,858 20	83,751 62	-----	83,751 62	-----	41,609 82
34,422 56	186,112 20	-----	186,112 20	588,984 16	809,498 92
26,013 54	162,833 27	12,696 84	176,080 11	12,120 71	214,164 86
32,292 58	95,549 05	-----	95,549 05	4,118 66	131,961 24
110,814 98	828,682 25	-----	828,682 25	24,141 20	968,788 43
35,914 04	467,446 91	-----	467,446 91	161,335 83	264,696 73
\$9,524,724 48	\$69,498,600 94	\$1,289,837 83	\$60,788,483 27	\$10,778,969 96	\$81,067,122 71

TABLE IV.—CONCLUDED.—*Showing nature of liabilities.*

Name and location.	Losses	
	Adjusted.	Registered.
<i>Companies of foreign governments.</i>		
British America Assurance Co., Toronto, Can.	\$82,068 85	\$7,055 78
British and Foreign Marine (limited), Liverpool, Eng.	115,953 00	13,399 00
Caledonian, Edinburgh, Scot.	83,185 00	-----
City of London Fire (limited), London, Eng.	50,716 32	7,055 00
Commercial Union Assurance Co., London, Eng.	298,949 54	19,597 68
Guardian Life and Fire Assurance Co., London, Eng.	121,259 00	8,851 00
Hamburg Bremen Fire, Hamburg, Ger.	59,380 00	24,000 00
Imperial Fire, London, Eng.	82,008 85	16,065 62
Lancashire, Manchester, Eng.	279,417 65	27,108 52
Lion Fire, London, Eng.	65,349 86	7,575 00
Liverpool and London and Globe, Liverpool, Eng.	722,317 70	27,750 00
London Assurance Corporation, London, Eng.	110,769 89	27,135 00
London and Lancashire Fire, Liverpool, Eng.	208,806 59	32,113 47
Manchester Fire Assurance Co., Manchester, Eng.	90,765 70	11,880 50
Mannheim, Mannheim, Ger.	29,213 41	-----
Marine (limited), London, Eng.	58,229 00	-----
North British and Mercantile, London, Eng.	236,970 40	45,651 14
Northern Assurance Co., London, Eng.	189,190 88	39,170 00
Norwich Union Fire, Norwich, Eng.	182,716 08	-----
Phoenix Assurance Co., London, Eng.	397,463 00	15,108 00
Prussian National, Stettin, Ger.	11,715 82	2,000 00
Reliance Marine (limited), Liverpool, Eng.	10,096 21	5,600 00
Royal, Liverpool, Eng.	585,046 36	60,815 85
Scottish Union and National, Edinburgh, Scot.	88,630 07	12,983 00
Sea Insurance Co. (limited), Liverpool Eng.	84,595 00	-----
Standard Marine (limited), Liverpool, Eng.	7,118 37	-----
Sun Insurance Office, London, Eng.	172,696 34	15,570 00
Transatlantic Fire, Hamburg, Ger.	31,335 44	1,500 00
Union Marine (limited), Liverpool, Eng.	32,240 01	14,000 00
Western Assurance Co., Toronto, Can.	102,396 73	2,900 00
Totals { Foreign companies	\$4,425,585 57	\$446,714 04
{ Companies of other states	8,775,819 74	750,904 74
{ Michigan companies	54,723 01	2,897 70
Aggregate	\$13,254,128 32	\$1,201,016 48

TABLE IV.—CONCLUDED.—*Showing nature of liabilities.*

Unpaid.	Unearned premiums.			All other liabilities.	Total liabilities except capital.
Total.	Fire.	Marine and inland.	Total.		
\$69,123 13	\$863,188 24	\$14,812 40	\$377,950 64	\$81,839 05	\$498,911 82
128,751 00		269,104 88	269,104 88	121,585 69	519,591 57
83,185 00	424,027 72		424,027 72		507,212 72
57,771 32	267,250 28		267,250 28	17,562 12	842,593 72
318,547 20	2,075,380 50	10,817 08	2,086,197 58	79,963 99	2,484,608 77
129,610 00	898,350 82		898,350 82	18,113 10	1,046,073 92
83,980 00	810,790 42		810,790 42	14,779 92	909,870 34
98,672 47	880,458 00		880,458 00	86,090 54	1,015,221 01
306,521 17	2,123,292 80		2,123,292 80	56,398 19	2,485,202 16
72,924 86	324,950 68		324,950 68	28,127 78	421,008 32
750,067 70	3,583,261 18		3,583,261 18	660,780 75	4,994,109 63
137,904 89	862,910 90	98,065 77	965,966 67	22,928 04	1,116,799 60
235,480 06	1,510,611 17		1,510,611 17	97,201 64	1,843,292 87
102,646 20	520,533 82		520,533 82	42,570 91	685,750 93
29,213 41		16,558 25	16,558 25	15,638 64	61,410 30
53,229 00		52,370 89	52,370 89	41,221 50	146,821 39
292,631 54	1,754,156 99		1,754,156 99	80,297 02	2,117,075 55
178,300 88	866,097 40		866,097 40	83,964 20	1,083,362 48
122,716 08	986,878 72		986,878 72	21,438 41	1,141,028 21
412,566 00	1,479,203 77		1,479,203 77		1,891,769 77
13,715 82	75,893 25		75,893 25	22,656 50	112,265 57
15,696 21		17,846 57	17,846 57	1,788 23	35,279 01
595,861 71	3,815,092 23		3,815,092 23	669,637 51	4,580,591 45
96,563 07	503,299 79		503,299 79	50,124 21	649,967 07
84,596 00		56,120 48	56,120 48	21,286 78	162,008 16
7,113 37		17,338 43	17,338 43		24,451 80
191,266 34	1,347,509 81		1,347,509 81	90,160 38	1,625,935 98
32,898 44	186,151 71		186,151 71	7,524 26	225,514 41
46,240 01		51,966 89	51,966 89	33,888 72	132,115 62
104,698 73	597,549 97	61,578 43	629,128 40	24,174 91	758,008 04
\$4,872,299 61	\$25,724,724 67	\$661,590 02	\$26,386,314 69	\$2,341,530 89	\$33,600,145 19
9,524,724 48	59,498,600 94	1,289,837 38	60,788,488 27	10,778,959 96	81,067,122 71
58,125 71	523,291 35	2,023 32	580,314 67	7,070 13	595,510 51
\$14,455,149 80	\$26,751,616 96	\$1,953,450 67	\$37,706,067 63	\$18,122,560 98	\$115,282,778 41

TABLE V.—Showing sources of the income of stock fire, fire marine, and

Name and location.	Premiums.	
	Fire.	Marine and inland.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$187,675 28	\$13,394 81
Grand Rapids Fire Insurance Co., Grand Rapids.....	136,324 96	
Michigan Fire and Marine, Detroit.....	460,996 25	80,804 15
Total Michigan companies.....	\$785,596 48	\$94,198 96
<i>Companies of other states.</i>		
<i>Etna, Hartford, Conn.</i>	\$3,171,884 22	\$154,658 61
Agriculture, Watertown, N. Y.	732,069 00	
Albany, Albany, N. Y.	64,911 12	
Alliance Insurance Association, New York, N. Y.	213,178 29	
American, Boston, Mass.	259,062 36	24,770 90
American, Newark, N. J.	484,069 44	
American Central, St. Louis, Mo.	645,186 07	
American Fire, New York, N. Y.	1,884,739 56	
American Fire, Philadelphia, Pa.	2,069,062 44	
Artisans', Pittsburgh, Pa.	24,455 07	
Boylston, Boston, Mass.	274,893 79	88,184 13
Broadway, New York, N. Y.	187,705 17	
Buffalo German, Buffalo, N. Y.	376,539 94	
California, San Francisco, Cal.	513,231 17	116,180 42
Citizens', New York, N. Y.	680,572 59	
Citizens', Pittsburgh, Pa.	303,256 65	
Commerce, Albany, N. Y.	111,526 21	
Commonwealth, New York, N. Y.	188,884 83	
Concordia Fire, Milwaukee, Wis.	243,586 09	
Connecticut Fire, Hartford, Conn.	1,279,887 00	
Continental, New York, N. Y.	2,049,268 25	
Cooper, Dayton, O.	140,280 30	
Delaware, Philadelphia, Pa.	318,592 77	302,002 25
Dwelling House, Boston Mass.	154,676 59	
Eagle Fire, New York, N. Y.	181,086 00	
Equitable Fire and Marine, Providence, R. I.	296,217 22	4,649 60
Eureka Fire and Marine, Cincinnati, O.	69,056 69	32,472 85
Farmers' Fire, York, Pa.	949,461 82	
Farragut Fire, New York, N. Y.	164,972 34	
Fireman's, Newark, N. J.	235,299 64	
Firemen's Fund, San Francisco, Cal.	1,236,765 14	263,707 52
Fire Association, Philadelphia, Pa.	1,867,061 45	
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.	183,923 21	
Franklin Fire, Philadelphia, Pa.	478,567 93	
German, Freeport, Ill.	1,818,217 51	
German American, New York, N. Y.	2,685,720 86	
German Fire, Peoria, Ill.	211,138 20	
German Fire, Pittsburgh, Pa.	236,377 47	
Germania, Fire, New York, N. Y.	1,188,451 32	
Girard Fire and Marine, Philadelphia, Pa.	424,424 48	
Glens Falls, Glens Falls, N. Y.	546,064 24	
Granite State Fire, Portsmouth, N. H.	410,856 44	
Greenwich, New York, N. Y.	1,019,673 96	167,477 75
Hanover Fire, New York, N. Y.	1,147,228 26	
Hartford Fire, Hartford, Conn.	3,260,915 81	

marine insurance companies doing business in Michigan during the year 1891.

Premiums.	Interest and dividends.		Rents.	Receipts from all other sources.	Total income.
Total.	Interest on mortgages.	Interest on bonds, dividends on stocks, etc.			
\$201,070 09	\$58,229 13	\$7,630 58	\$1,299 95	\$169 50	\$264,049 20
136,924 95	11,017 87	7,063 81			154,906 18
541,800 40	44,781 61	2,831 05		1,081 91	590,444 97
\$879,795 44	\$109,628 61	\$17,564 89	\$1,299 95	\$1,201 41	\$1,009,490 30
\$3,826,487 83	\$2,267 50	\$455,834 94		\$4,801 12	\$3,789,391 39
782,069 00	79,684 04	25,252 58	\$2,572 50		889,898 12
84,911 12	11,440 47	7,869 08	4,223 51		108,444 18
213,178 29		11,566 10			224,744 39
283,823 28		24,177 64			308,000 92
464,069 44	69,110 77	17,028 18		5,217 08	558,445 47
645,198 07		46,500 46		26,963 02	718,661 55
1,284,739 56	3,247 00	52,377 45			1,340,364 01
2,099,052 44	61,873 05	78,421 91		51,388 42	2,285,230 82
24,455 07	4,758 07	1,426 39		1,268 00	31,906 53
313,077 92	8,965 87	27,263 68		13 50	349,319 97
157,705 17	65 00	20,835 50			178,655 67
376,588 94	28,084 52	20,083 70	18,262 25	3,026 69	445,926 10
629,961 59	12,199 74	35,763 38		983 00	678,262 71
630,372 59	4,844 50	86,226 38	4,979 41		676,622 88
303,256 65	15,687 86	14,605 42		6,468 16	340,018 09
111,526 21	1,459 48	9,615 94	6,127 01		128,726 64
183,834 83	7,496 68	19,288 25			210,616 76
342,556 09	22,246 08	8,525 00			374,357 17
1,279,887 00	48,516 71	65,900 25			1,394,063 96
2,049,268 25	8,365 87	206,510 82		36,399 16	2,300,543 80
140,280 30	2,684 73	10,752 78			153,617 76
615,595 02	4,630 71	46,298 96		2,300 08	668,224 72
154,676 59	8,501 98	9,779 89		176 07	173,034 53
151,096 00	1,098 08	26,468 32	14,126 12		192,801 47
300,866 82	5,357 44	16,811 38	4,209 88		327,245 47
101,529 54		11,831 91			113,361 45
349,461 32	10,506 96	14,966 31	820 00	1,548 59	376,823 18
164,972 34	1,312 50	13,575 07	480 00	6 95	180,346 86
283,299 64	49,800 78	36,068 06	9,356 77		381,125 20
1,499,472 66	46,407 87	58,890 01		25,219 74	1,629,989 68
1,867,051 45	100,074 57	183,506 86	1,510 55	3,068 00	2,105,201 43
128,923 21	12,881 47	27,080 27	1,968 38	198 06	225,841 83
478,567 93	55,509 97	75,189 81	8,579 67	1,975 50	619,822 88
1,318,217 51	107,075 56	28,960 48		4,706 82	1,458,960 37
2,635,720 86		223,239 18			2,858,960 04
211,138 30	20,842 06	1,175 08	92 00		233,247 29
236,377 47	14,352 38	6,723 50	2,871 65	743 59	260,568 54
1,188,451 32	6,965 00	108,149 23			1,308,465 65
424,424 48	42,001 86	19,518 75	6,615 23	539 75	498,095 07
546,064 24	40,262 10	57,829 88	659 52		644,805 74
410,856 44	6,748 34	16,677 67			484,282 45
1,187,151 73	453 00	52,171 60	16,770 84	647 46	1,237,194 68
1,147,228 26	1,947 50	96,330 22	962 32		1,246,468 80
8,260,915 81	78,935 21	838,214 47	24,782 65		8,697,798 14

TABLE V.—CONTINUED.—*Showing sources of income.*

Name and location.	Premiums.	
	Fire.	Marine and inland.
<i>Companies of other states.</i>		
Home, New York, N. Y.	\$4,745,680 83	\$184,781 14
Insurance Co. of North America, Philadelphia, Pa.	3,516,585 10	1,612,700 75
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	504,182 30	
Jersey City, Jersey City, N. J.	161,928 13	
Kings County Fire, Brooklyn, N. Y.	56,424 98	
Manufacturers and Builders' Fire, New York, N. Y.	298,009 01	
Manufacturers and Merchants', Pittsburgh, Pa.	91,711 45	8,079 14
Mechanics', Philadelphia, Pa.	177,717 45	
Mercantile Fire and Marine, Boston, Mass.	155,993 73	14,528 42
Merchants', Newark, N. J.	691,261 45	
Merchants', Providence, R. I.	287,022 70	
Milwaukee Mechanics', Milwaukee, Wis.	619,066 48	
Mutual Fire, New York, N. Y.	707,751 05	
National Fire, Hartford, Conn.	1,537,534 24	
National Fire, New York, N. Y.	227,404 43	
Newark Fire, Newark, N. J.	208,779 78	
New Hampshire Fire, Manchester, N. H.	769,515 65	
New York Bowery Fire, New York, N. Y.	228,280 43	
Niagara Fire, New York, N. Y.	2,088,127 59	26,855 14
Northwestern National, Milwaukee, Wis.	607,567 84	8,228 20
Oakland Home, Oakland, Cal.	505,932 82	
Ohio, Dayton, O.	61,728 75	
Ohio Farmers', LeRoy, O.	976,883 07	
Orient, Hartford, Conn.	1,145,650 36	18,329 50
Pacific Fire, New York, N. Y.	254,912 09	
Pennsylvania Fire, Philadelphia, Pa.	1,279,011 26	
People's Fire, Manchester, N. H.	562,237 81	25,208 89
Phoenix, Brooklyn, N. Y.	3,642,479 81	
Phoenix, Hartford, Conn.	2,907,910 27	
Providence Washington, Providence, R. I.	914,201 12	423,649 61
Queen Insurance Co. of America, New York, N. Y.	312,871 90	
Reading Fire, Reading, Pa.	823,147 95	
Reliance, Philadelphia, Pa.	190,631 32	
Rochester German, Rochester, N. Y.	459,195 41	
Rockford, Rockford, Ill.	381,320 07	
Rutgers Fire, New York, N. Y.	76,604 71	
Security, Cincinnati, O.	64,708 72	31,818 55
Security, New Haven, Conn.	481,658 10	84,861 89
Springfield Fire and Marine, Springfield, Mass.	1,785,604 17	
Spring Garden, Philadelphia, Pa.	322,057 46	
State Investment and Insurance Co., San Francisco, Cal.	481,614 73	
St. Paul Fire and Marine, St. Paul, Minn.	971,107 29	286,812 04
St. Paul German, St. Paul, Minn.	729,196 47	
Sun, San Francisco, Cal.	172,062 67	82,567 29
Syndicate, Minneapolis, Minn.	244,358 59	
Teutonia Fire, Philadelphia, Pa.	22,206 69	
Teutonia Fire and Marine, Dayton, O.	65,464 58	
Traders', Chicago, Ill.	621,564 86	
Union, Philadelphia, Pa.	265,316 47	
Union Fire, Buffalo, N. Y.	32,267 64	
United Firemen's, Philadelphia, Pa.	258,878 41	
United States Fire, New York, N. Y.	208,868 66	16,383 05
Western, Pittsburgh, Pa.	153,481 43	369 29
Westchester Fire, New York, N. Y.	1,049,993 92	8,122 45
Williamsburgh City Fire, Brooklyn, N. Y.	550,914 27	
Total companies of other states	\$78,168,150 98	\$3,890,787 88

TABLE V.—CONTINUED.—*Showing sources of income.*

Premiums.	Interest and dividends.		Rents.	Receipts from all other sources.	Total income.
Total.	Interest on mortgages.	Interest on bonds, dividends on stocks, etc.			
\$4,910,361 97	\$41,371 28	\$358,941 68	\$104,992 24		\$5,310,667 17
4,929,235 85	144,518 37	344,777 09		\$21,456 56	5,339,987 87
304,128 30	4,783 78	10,073 20	24,175 68	2,346 97	345,507 93
161,928 18	7,753 21	5,644 26	3,085 39	579 51	178,990 50
56,434 98	1,332 86	10,211 64	4,299 58		72,228 56
298,009 01	5,383 30	17,334 85	6,949 85		327,627 01
94,790 59	11,299 00	5,016 01	746 55		111,822 15
177,717 45	15,646 41	14,956 64	4,544 17	428 00	213,290 67
170,522 15	2,283 83	26,900 90		9,262 47	206,968 85
861,261 45	23,070 08	36,125 50	8,597 85		958,654 88
257,022 70	5,112 88	16,707 43			306,844 11
619,056 43	46,118 48	94,085 39	1,260 67	614 61	701,135 58
707,751 05		45,236 38			753,087 41
1,537,524 24	37,968 02	85,435 90		2,243 44	1,663,166 60
237,404 43	461 32	11,141 45			239,007 20
208,779 78	18,383 60	11,422 42	1,251 00		234,836 80
709,515 65	38,909 91	53,926 30			806,351 86
229,260 42	961 34	22,062 00			252,273 76
2,064,452 73	2,712 00	57,491 41	17,313 87		2,142,001 01
615,796 04	26,173 86	44,430 16			686,400 06
505,982 82	11,480 00	2,400 00	5,067 05		524,829 87
64,728 75	6,554 61	3,681 17	951 69		75,866 22
973,868 07	66,411 76	11,592 65			1,051,872 48
1,163,979 88	15,602 19	76,274 01	592 83		1,256,449 41
254,912 09	9,006 47	14,069 91	300 00		278,897 47
1,279,011 26	23,166 30	140,532 29	2,538 16		1,445,550 01
567,481 70	17,877 81	21,172 91			626,481 92
3,642,479 81	8,467 53	92,260 62	94,857 96		3,838,065 92
2,907,919 27	26,133 29	205,018 13	6,777 79		3,147,839 43
1,942,950 73		48,865 35			1,991,716 08
312,871 90	1,349,256 91	26,120 02			1,688,248 83
322,147 95	17,418 13	9,740 61	4,089 69	2,980 84	357,327 22
190,631 32	5,823 40	25,120 33	2,744 29	301 77	224,711 11
459,105 41	17,101 21	6,890 04	11,098 57	7,849 69	502,722 92
351,330 07	29,748 75	4,949 96	2,112 69		413,181 47
76,604 71	1,904 87	11,690 12	2,555 00	125 63	92,880 33
96,535 27		9,806 27			106,338 54
508,519 49	10,801 11	17,675 34		370 14	534,866 08
1,788,604 17	14,654 89	165,535 16	4,202 47		1,922,996 19
322,057 45	23,525 81	27,283 00	3,977 30	1,418 75	375,260 82
421,614 73	12,984 20	5,607 86	9,106 00		509,212 79
1,207,919 38	47,104 08	60,258 12	5,910 12		1,321,191 60
729,195 47	12,547 00	11,938 11			758,680 58
254,649 95	11,153 13	5,033 83	5,550 00		276,386 92
244,353 59	13,463 11	10,952 81		1,598 88	270,373 34
22,206 69	3,032 16	7,057 39	1,564 22		32,861 56
65,464 58	17,929 80	4,844 00	120 00		88,157 88
631,564 86	10,785 10	50,392 47			682,742 43
203,316 47	592 50	14,315 60	6,104 45		206,829 02
32,287 64	7,711 11	1,314 87	504 18		41,797 80
253,872 41	39,316 44	18,377 71	106 78		311,674 34
230,250 71	27,699 15	1,373 40		10 50	249,203 76
152,900 72	9,740 04	8,409 20	975 00		173,924 96
1,052,116 87	27,457 82	81,751 30	164 00		1,112,489 00
550,914 27	14,579 06	17,255 71	26,761 88		609,510 91
\$77,048,968 81	\$3,348,237 00	\$4,791,062 50	\$506,128 76	\$229,322 41	\$85,923,604 55

TABLE V.—CONCLUDED.—*Showing sources of income.*

Name and location.	Premiums.	
	Fire.	Marine and inland.
<i>Companies of foreign governments.</i>		
British America Assurance Co., Toronto, Can.	\$508,567 37	\$33,910 02
British and Foreign Marine (limited), Liverpool, Eng.	1,098,350 17	
Caledonian, Edinburgh, Scot.	652,442 82	
City of London Fire (limited), London, Eng.	421,121 81	
Commercial Union Assurance Co., London, Eng.	2,726,721 74	182,471 65
Guardian Life and Fire Assurance Co., London, Eng.	1,093,936 54	
Hamburg Bremen Fire, Hamburg, Ger.	1,067,052 16	
Imperial Fire, London, Eng.	1,159,576 49	
Lancashire, Manchester, Eng.	2,795,997 75	
Lion Fire, London, Eng.	601,765 87	
Liverpool and London and Globe, Liverpool, Eng.	4,813,522 25	
London Assurance Corporation, London, Eng.	1,103,654 28	576,941 86
London and Lancashire Fire, Liverpool, Eng.	1,813,330 27	
Manchester Fire Assurance Co., Manchester, Eng.	804,912 11	
Mannheim, Mannheim, Ger.		250,905 47
Marine (limited), London, Eng.		244,163 99
North British and Mercantile, London, Eng.	2,159,207 39	
Northern Assurance Co., London, Eng.	1,117,127 17	
Norwich Union Fire, Norwich, Eng.	1,371,540 09	
Phoenix Assurance Co., London, Eng.	1,917,969 47	
Prussian National, Stettin, Ger.	102,630 45	
Reliance Marine (limited), Liverpool, Eng.		125,364 44
Royal, Liverpool, Eng.	4,027,911 19	
Scottish Union and National, Edinburgh, Scot.	713,386 87	
Sea Insurance Co. (limited), Liverpool, Eng.		236,175 85
Standard Marine (limited), Liverpool, Eng.		184,320 88
Sun Insurance Office, London, Eng.	1,755,176 17	
Transatlantic Fire, Hamburg, Ger.	271,423 83	
Union Marine (limited), Liverpool, Eng.		379,511 82
Western Assurance Co., Toronto, Can.	911,741 16	337,793 11
Totals { Foreign companies	\$24,393,639 57	\$2,561,558 59
{ Companies of other states	78,188,150 93	3,800,787 83
{ Michigan companies	755,596 48	94,198 96
Aggregate	\$103,337,437 14	\$6,516,545 43

TABLE V.—CONCLUDED.—*Showing sources of income.*

Premiums.	Interest and dividends.		Rents.	Receipts from all other sources.	Total income.
Total.	Interest on mortgages.	Interest on bonds, dividends on stocks, etc.			
\$542,477 89	-----	\$28,097 25	-----	-----	\$570,574 64
1,093,250 17	-----	89,245 71	-----	-----	1,132,496 88
652,442 82	-----	26,895 83	-----	-----	679,308 20
421,181 81	-----	18,906 13	-----	-----	440,027 44
2,909,193 39	\$6,380 62	89,848 50	\$39,578 05	-----	2,984,975 56
1,098,936 54	12,275 00	31,941 51	-----	-----	1,133,153 05
1,057,052 16	405 00	44,569 29	-----	-----	1,102,026 45
1,159,576 49	-----	28,158 83	8,988 87	\$447 41	1,197,121 10
2,795,697 75	-----	67,992 57	11,461 49	-----	2,875,152 11
501,765 87	10,576 48	16,484 89	-----	-----	528,826 74
4,513,522 25	87,323 84	64,582 99	66,006 98	-----	5,081,888 01
1,690,596 09	-----	57,167 68	-----	-----	1,787,763 77
1,513,330 27	-----	59,911 61	-----	-----	1,673,241 88
804,912 11	-----	24,390 65	-----	-----	829,302 76
250,905 47	-----	-----	-----	-----	250,905 47
244,163 99	-----	8,000 00	-----	997 83	254,161 32
2,159,707 89	-----	110,415 17	-----	-----	2,269,622 56
1,117,127 17	-----	40,640 68	-----	-----	1,157,967 85
1,371,540 09	1,800 00	50,925 10	-----	-----	1,424,265 19
1,917,989 47	-----	38,920 00	-----	-----	1,956,909 47
102,680 45	-----	6,000 00	-----	2,500 00	105,180 45
135,364 44	-----	146,524 26	90,798 55	-----	141,364 44
4,087,911 19	54,663 68	23,793 81	-----	-----	4,265,234 00
713,386 57	-----	2,000 00	-----	-----	791,793 58
226,175 85	-----	-----	-----	-----	228,175 85
124,320 88	-----	6,800 00	-----	-----	140,320 88
1,785,176 17	18,275 00	43,021 49	-----	9,871 73	1,826,344 39
371,428 83	-----	15,992 71	-----	-----	287,421 54
379,511 83	-----	12,051 73	-----	17,484 81	409,047 85
1,249,534 27	-----	35,946 92	-----	-----	1,285,481 19
\$37,455,248 16	\$191,479 62	\$1,089,543 65	\$216,780 89	\$31,300 78	\$38,964,853 10
77,048,838 81	8,848,337 00	4,791,082 55	506,123 78	229,222 41	85,923,604 55
579,726 44	109,628 61	17,564 89	1,299 95	1,201 41	1,009,490 30
\$115,368,963 41	\$3,649,345 23	\$5,896,191 09	\$724,204 62	\$261,724 80	\$125,917,447 95

TABLE VI.—Showing the nature of the expenditures of the st

Name and location.	Dividends.
<i>Michigan companies.</i>	
Detroit Fire and Marine, Detroit.....	\$41,000 00
Grand Rapids Fire Insurance Co., Grand Rapids.....	12,000 00
Michigan Fire and Marine, Detroit.....	32,000 00
Total Michigan companies.....	\$85,000 00
<i>Companies of other states.</i>	
<i>Etna, Hartford, Conn.</i>	\$720,000 00
Agricultural, Watertown, N. Y.	50,005 00
Albany, Albany, N. Y.	6,000 00
Alliance Insurance Association, New York, N. Y.	7,518 00
American, Boston, Mass.	62,427 75
American, Newark, N. J.	90,000 00
American Central, St. Louis, Mo.	40,000 00
American Fire, New York, N. Y.	50,400 00
American Fire, Philadelphia, Pa.	5,699 58
Artisans', Pittsburgh, Pa.	18,718 00
Boylston, Boston, Mass.	25,000 00
Broadway, New York, N. Y.	40,000 00
Buffalo German, Buffalo, N. Y.	78,000 00
California, San Francisco, Cal.	30,297 95
Citizens', New York, N. Y.	20,000 00
Citizens', Pittsburgh, Pa.	12,000 00
Commerce, Albany, N. Y.	15,000 00
Commonwealth, New York, N. Y.	11,987 00
Concordia Fire, Milwaukee, Wis.	80,000 00
Connecticut Fire, Hartford, Conn.	140,861 00
Continental, New York, N. Y.	10,000 00
Cooper, Dayton, O.	108,481 25
Delaware, Philadelphia, Pa.	18,000 00
Dwelling House, Boston, Mass.	90,396 00
Eagle Fire, New York, N. Y.	13,308 50
Equitable Fire and Marine, Providence, R. I.	12,000 00
Eureka Fire and Marine, Cincinnati, O.	20,000 00
Farmers' Fire, York, Pa.	72,000 00
Farragut Fire, New York, N. Y.	120,000 00
Fireman's, Newark, N. J.	200,000 00
Firemen's Fund, San Francisco, Cal.	28,068 00
Fire Association, Philadelphia, Pa.	90,210 00
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.	40,000 00
Franklin Fire, Philadelphia, Pa.	200,000 00
German, Freeport, Ill.	18,800 00
German American, New York, N. Y.	20,000 00
German Fire, Peoria, Ill.	100,000 00
German Fire, Pittsburgh, Pa.	72,000 00
Germania Fire, New York, N. Y.	20,000 00
Girard Fire and Marine, Philadelphia, Pa.	20,000 00
Glens Falls, Glens Falls, N. Y.	12,000 00
Granite State Fire, Portsmouth, N. H.	20,000 00
Greenwich, New York, N. Y.	100,000 00
Hanover Fire, New York, N. Y.	300,000 00
Hartford Fire, Hartford, Conn.	

and marine, and marine insurance companies doing business in Michigan.

Paid.		Commissions and brokerage.	Office salaries.	Taxes.	Other expenses.	Total expenditures.
Marine and inland.	Total.					
\$4,717 56	\$128,219 60	\$27,254 48	\$20,404 78	\$16,382 15	\$15,818 61	\$243,574 57
52,622 62	81,238 87	29,692 88	6,287 27	2,727 84	13,786 21	145,682 52
	340,594 38	107,964 08	13,970 59	13,654 52	54,148 76	562,382 48
\$57,340 18	\$545,052 50	\$164,911 84	\$40,662 64	\$32,764 51	\$88,198 58	\$961,589 57
\$30,621 35	\$1,844,989 64	\$586,167 89	\$210,038 78	\$90,542 62	\$226,016 87	\$3,597,780 80
	452,898 70	190,579 44	96,200 60	17,284 00	71,866 81	877,268 95
	50,978 28	14,427 56	10,584 88	5,000 93	24,114 11	111,099 71
	132,511 47	51,675 28	20,680 07	5,637 86	13,971 70	280,626 83
17,846 74	179,902 35	58,520 28	81,078 90	6,639 69	20,412 66	304,367 83
	246,667 20	82,718 74	47,589 68	17,804 78	34,069 61	491,272 76
	391,648 80	96,915 91	52,518 70	14,312 00	98,580 48	686,965 89
	636,416 47	255,050 60	85,668 79	16,525 99	97,164 47	1,181,151 82
	1,355,401 07	440,018 68	117,828 18	42,717 27	174,874 01	2,181,234 21
	15,908 39	3,328 98	5,089 16	427 53	8,797 41	34,365 91
\$1,091 84	201,816 61	65,209 74	28,200 00	4,816 70	30,610 98	342,369 98
	117,538 19	37,532 72	18,297 86	1,858 88	17,899 88	209,417 48
	275,201 45	52,340 99	22,175 77	7,599 88	25,067 47	455,376 56
107,081 42	501,943 00	96,040 68	61,157 40	23,464 28	74,361 64	822,996 96
	434,461 37	126,947 87	48,646 98	19,276 45	86,811 95	746,442 52
	207,701 31	62,548 45	18,750 18	7,090 83	19,156 68	335,242 40
	71,619 89	22,551 67	10,496 01	6,705 99	8,566 26	181,929 82
	148,638 39	12,689 90	28,881 12	4,082 74	16,746 94	225,966 09
	167,767 36	77,352 71	23,327 50	7,724 52	31,117 37	319,256 46
	761,101 80	234,187 78	102,440 07	28,438 48	99,620 77	1,306,758 88
9,781 28	1,422,638 87	512,190 50	256,495 11	58,692 80	201,727 32	2,592,604 60
	75,432 53	27,340 53	12,430 91	2,534 97	18,546 45	149,665 89
168,718 70	394,417 82	70,810 36	63,692 43	15,182 45	101,722 93	696,268 26
	89,879 18	59,495 59	17,347 05	6,579 54	16,506 86	187,809 88
	114,426 06	84,901 31	32,175 80	1,901 29	9,049 09	222,849 55
845 95	200,545 41	60,442 50	23,145 86	10,589 21	24,380 41	331,406 89
15,479 56	55,199 05	19,397 44	7,750 00	991 63	6,809 67	105,647 74
	254,440 50	71,434 35	23,998 14	7,820 60	28,836 38	386,524 92
	129,784 98	81,526 61	28,813 00	4,785 59	17,887 24	227,797 87
	175,780 94	51,962 34	20,686 02	11,668 54	21,655 00	363,741 84
102,596 85	798,558 78	195,760 82	128,011 71	26,306 65	143,988 58	1,412,575 99
	1,211,394 59	384,777 18	161,402 80	56,223 17	17,869 26	2,081,707 10
	151,871 85	36,365 54	10,716 04	6,692 05	15,032 30	276,596 78
	812,497 45	68,966 71	55,642 77	22,236 07	70,440 02	689,893 02
	781,788 79	364,117 31	158,038 06	24,110 03	18,690 96	1,381,736 14
	1,578,795 29	428,300 43	210,481 27	72,429 63	249,401 78	2,784,358 35
	143,516 19	41,929 88	25,368 20	4,868 72		236,972 99
	154,876 41	54,680 94	22,484 42	5,682 06		258,624 62
	680,366 41	169,268 77	118,894 14	32,034 82	117,881 63	1,189,215 27
	198,690 19	94,700 53	58,275 00	14,450 16	25,041 69	466,160 57
	299,143 34	107,180 74	51,879 22	23,458 71	48,798 72	550,440 73
	214,494 35	91,577 37	10,980 00	7,207 06	21,586 18	357,844 98
75,087 74	828,367 71	310,194 92	62,515 07	13,696 08	80,519 50	1,315,425 28
	748,925 87	226,373 66	183,968 16	34,117 68	99,302 43	1,342,577 25
	2,058,540 95	589,742 49	222,908 48	67,224 75	256,818 70	3,445,240 32

TABLE VI.—CONTINUED.—*Showing the nature of expenditures*

Name and location.	Dividends.
<i>Companies of other states.</i>	
Home, New York, N. Y.	\$300,000 00
Insurance Co. of North America, Philadelphia, Pa.	450,000 00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	20,000 00
Jersey City, Jersey City, N. J.	15,000 00
Kings County Fire, Brooklyn, N. Y.	18,000 00
Manufacturers and Builders' Fire, New York, N. Y.	12,090 00
Manufacturers and Merchants', Pittsburgh, Pa.	7,500 00
Mechanics', Philadelphia, Pa.	19,987 00
Mercantile Fire and Marine, Boston, Mass.	27,777 00
Merchants', Newark, N. J.	40,000 00
Merchants', Providence, R. I.	8,000 00
Milwaukee Mechanics', Milwaukee, Wis.	60,010 00
Mutual Fire, New York, N. Y.	12,517 98
National Fire, Hartford, Conn.	160,000 00
National Fire, New York, N. Y.	14,000 00
Newark Fire, Newark, N. J.	25,145 00
New Hampshire Fire, Manchester, N. H.	84,000 00
New York Bowery Fire, New York, N. Y.	22,097 75
Niagara Fire, New York, N. Y.	49,940 00
Northwestern National, Milwaukee, Wis.	60,000 00
Oakland Home, Oakland, Cal.	18,000 00
Ohio, Dayton, O.	9,000 00
Ohio Farmers', LeRoy, O.	60,000 00
Orient, Hartford, Conn.	22,000 00
Pacific Fire, New York, N. Y.	80,800 00
Pennsylvania Fire, Philadelphia, Pa.	21,000 00
People's Fire, Manchester, N. H.	100,000 00
Phoenix, Brooklyn, N. Y.	290,000 00
Phoenix, Hartford, Conn.	11,722 84
* Protection Mutual Fire, Chicago, Ill.	24,000 00
Providence Washington, Providence, R. I.	19,579 30
Queen Insurance Co. of America, New York, N. Y.	24,000 00
Reading Fire, Reading, Pa.	20,000 00
Reliance, Philadelphia, Pa.	32,000 00
Rochester German, Rochester, N. Y.	20,000 00
Rockford, Rockford, Ill.	20,000 00
Butgers Fire, New York, N. Y.	9,000 00
Security, Cincinnati, O.	10,000 00
Security, New Haven, Conn.	150,000 00
Springfield Fire and Marine, Springfield, Mass.	64,000 00
Spring Garden, Philadelphia, Pa.	38,718 50
State Investment and Insurance Co., San Francisco, Cal.	60,000 00
St. Paul Fire and Marine, St. Paul, Minn.	18,000 00
St. Paul German, St. Paul, Minn.	30,000 00
Sun, San Francisco, Cal.	15,000 00
Syndicate, Minneapolis, Minn.	10,000 00
Tentonia Fire, Philadelphia, Pa.	20,000 00
Tentonia Fire and Marine, Dayton, O.	50,000 00
Traders', Chicago, Ill.	575 85
Union, Philadelphia, Pa.	6,000 00
Union Fire, Buffalo, N. Y.	21,000 00
United Firemen's, Philadelphia, Pa.	24,989 75
United States Fire, New York, N. Y.	9,000 00
Western, Pittsburgh, Pa.	30,000 00
Westchester Fire, New York, N. Y.	49,980 00
Williamsburgh City Fire, Brooklyn, N. Y.	
Total companies of other states	\$5,765,134 90

* Under Act 121, Laws of 1833.

TABLE VI.—CONTINUED.—*Showing the nature of expenditures.*

Paid.	Total.	Commissions and brokerage.	Office salaries.	Taxes.	Other expenses.	Total expenditures.
Marine and inland.						
\$120,188 08	\$2,771,720 29	\$1,083,215 80	\$428,015 17	\$78,952 65	\$329,975 52	\$4,941,878 98
1,019,988 21	1,181,090 16	856,206 15	238,289 76	109,872 94	306,063 66	5,091,511 67
52 69	227,537 92	68,639 87	38,500 47	9,502 68	17,147 82	376,327 71
	108,521 81	45,473 66	11,816 10	3,206 98	9,848 38	194,165 88
	45,593 08	12,639 66	13,921 73	2,168 40	6,006 11	98,637 98
	191,874 53	74,873 04	20,361 78	8,151 66	26,390 40	388,671 41
—411 07	80,365 42	19,569 57	9,639 41	2,242 15	5,363 91	124,680 46
	140,805 86	40,092 80	11,075 31	4,245 99	9,395 21	225,601 97
6,852 63	99,978 79	89,434 00	10,200 00	4,277 69	15,702 06	197,418 94
	623,962 38	177,606 99	42,311 65	22,042 20	92,450 83	998,874 05
	209,988 22	56,215 70	40,240 50	7,945 56	250 00	322,534 98
	278,054 80	142,675 01	45,102 44	20,837 28	84,989 83	579,819 46
	977,300 48	43,849 44	140,594 22	16,119 54	118,204 83	1,388,326 47
	743,045 32	289,779 85	126,087 74	89,086 90	108,190 26	1,401,140 07
	162,903 41	56,346 89	14,618 06	2,979 10	12,128 41	262,875 89
	128,707 88	43,450 85	13,743 35	8,740 00	12,578 85	243,365 88
	429,314 21	176,380 64	41,598 08	22,506 00	42,745 71	792,426 72
	266,089 85	84,389 06	31,943 07	8,231 45	29,871 59	382,617 77
14,947 47	1,199,270 98	872,721 38	141,290 00	48,908 00	205,148 22	3,016,665 55
4,176 70	818,015 22	118,812 22	67,068 54	15,169 62	57,123 12	681,208 72
	283,777 85	92,115 87	45,371 57	4,183 57	56,400 63	499,798 49
	35,899 40	13,472 88	7,375 00	3,507 90	6,741 27	76,396 40
17,827 61	666,408 09	174,567 72	28,300 00	80,000 00	47,701 61	946,978 42
	682,190 73	239,896 62	57,547 16	24,224 71	85,996 60	1,149,459 81
	186,068 84	55,446 04	18,561 96	5,569 83	19,818 80	307,465 46
2,065 66	848,754 41	315,859 32	45,049 60	28,983 50	66,128 15	1,384,754 98
	861,923 67	117,632 25	24,440 97	9,126 59	39,867 69	574,046 17
	2,287,430 74	778,089 70	294,067 22	64,701 32	846,619 77	3,870,869 25
	1,870,743 53	497,338 80	129,196 87	57,043 56	300,911 85	3,135,236 91
	15,920 88		6,754 83	294 36	6,317 02	41,009 42
200,000 77	822,246 57	268,062 69	68,896 42	27,447 53	98,388 83	1,306,042 04
	96,183 08	54,226 98	27,367 49	6,721 13	33,789 06	218,267 66
	218,787 28	66,352 11	10,416 66	6,446 93	29,377 11	351,959 39
	149,712 27	88,286 98	13,849 92	5,896 34	10,642 96	241,380 53
	220,245 33	90,712 46	24,410 00	12,725 63	34,343 82	402,487 28
	177,450 99	119,879 98	37,640 63	2,881 06	25,584 72	396,437 38
	56,612 71	15,608 58	12,307 96	2,220 10	6,493 03	118,742 36
31,140 65	56,404 55	19,237 10	5,730 00	790 07	6,394 70	97,606 42
	493,590 54	144,944 86	59,788 18	8,687 85		665,970 93
	1,166,770 96	305,638 90	69,272 99	66,365 52	164,042 39	1,922,185 16
	284,681 61	74,062 91	14,377 54	15,429 87	16,550 52	449,552 15
	346,890 84	140,016 54	84,308 73	2,775 82	33,445 60	593,623 53
161,900 70	767,840 97	288,689 57	30,448 74	21,854 68	56,508 89	1,220,290 35
	455,287 73	138,062 81	26,010 64	10,264 26	69,267 86	768,922 80
	137,924 04	45,011 69	84,182 70	1,786 03	27,569 80	276,426 26
	173,778 81	58,067 01	19,083 32	8,984 81	13,816 84	288,680 79
	14,405 95	4,271 44	4,825 00	2,441 64	2,584 34	85,081 27
	22,670 63	9,286 38	14,300 00	6,122 49	15,968 19	88,586 69
62 68	384,604 08	122,406 60	49,049 50	20,830 58	23,563 72	649,459 43
	204,556 54	50,747 65	24,386 96	9,396 70	24,792 58	314,756 23
	16,584 44	4,242 25	5,834 00	2,165 71	1,728 82	98,850 22
	203,277 47	55,133 98	20,185 74	7,450 54	15,574 89	325,622 62
	158,962 42	42,634 49	18,693 41	382 80	21,434 36	272,837 24
	151,838 48	26,848 57	5,594 86	4,967 91	6,556 03	207,606 95
	606,494 27	289,749 72	42,018 89	24,183 64	132,455 02	1,076,686 54
	378,451 96	135,527 96	60,402 69	6,026 24	35,684 99	669,403 84
92,319,136 42	\$48,238,149 91	\$15,138,065 17	\$5,863,247 83	\$1,776,755 57	\$6,133,969 72	\$62,910,363 05

TABLE VI.—CONCLUDED.—*Showing the nature of expenditure*

Name and location.	Dividends.
<i>Companies of foreign governments.</i>	
British America Assurance Co., Toronto, Can.....
British and Foreign Marine (limited), Liverpool, Eng.
Caledonian, Edinburgh, Scot.....
City of London Fire (limited), London, Eng.....
Commercial Union Assurance Co., London, Eng.....
Guardian Life and Fire Assurance Co., London, Eng.....
Hamburg Bremen Fire, Hamburg, Ger.....
Imperial Fire, London, Eng.....
Lancashire, Manchester, Eng.....
Lion Fire, London, Eng.....
Liverpool and London and Globe, Liverpool, Eng.....
London Assurance Corporation, London, Eng.....
London and Lancashire Fire, Liverpool, Eng.....
Manchester Fire Assurance Co., Manchester, Eng.....
Mannheim, Mannheim, Ger.....
Marine (limited), London, Eng.....
North British and Mercantile, London, Eng.....
Northern Assurance Co., London, Eng.....
Norwich Union Fire, Norwich, Eng.....
Phoenix Assurance Co., London, Eng.....
Prussian National, Stettin, Ger.....
Reliance Marine (limited), Liverpool, Eng.....
Royal, Liverpool, Eng.....
Scottish Union and National, Edinburgh, Scot.....
Sea Insurance Co. (limited), Liverpool, Eng.....
Standard Marine (limited), Liverpool, Eng.....
Sun Fire Office, London, Eng.....
Transatlantic Fire, Hamburg, Ger.....
Union Marine (limited), Liverpool, Eng.....
Western Assurance Co., Toronto, Can.....
<i>Recapitulation.</i>	
Totals { Foreign companies
{ Companies of other states	\$5,765,434 9
{ Michigan companies	83,000 0
Aggregate	\$5,850,434 9

TABLE VI.—CONCLUDED.—*Showing the nature of expenditures.*

Paid.		Commissions and brokerage.	Office salaries.	Taxes.	Other expenses.	Total expenditures.
Marine and Inland.	Total.					
\$34,036 21	\$406,481 75	\$106,843 22	\$15,050 00	\$15,618 17	\$31,011 42	\$574,454 56
368,273 78	868,273 78	149,791 76	61,454 20	21,853 85		601,375 59
-----	436,154 94	187,440 70	59,163 00	17,948 46	45,856 51	698,563 91
-----	294,783 76	99,958 26	84,040 06	15,040 84	12,290 90	456,117 31
91,064 61	1,886,632 06	589,110 29	180,554 22	82,989 00	122,542 32	2,761,837 89
-----	762,906 08	220,700 02	120,576 86	30,528 44	71,251 41	1,206,264 26
-----	664,325 70	173,695 12	102,395 88	25,491 76	66,045 66	1,081,964 12
-----	903,415 40	246,241 18	115,390 82	45,387 76	38,014 82	1,348,449 48
-----	1,237,286 53	948,809 02	63,400 76	43,036 06	71,455 50	2,458,967 87
-----	265,301 13	94,481 00	27,611 40	18,299 60	84,140 30	469,838 43
-----	2,152,174 11	889,121 00	245,400 36	91,026 09	241,417 22	4,619,137 78
286,404 56	1,061,949 44	264,180 70	99,569 51	37,083 95	84,932 35	1,567,615 95
-----	1,106,326 06	879,065 74	128,165 66	40,263 84	140,961 57	1,796,723 47
-----	313,081 54	158,262 23	38,528 54	14,697 03	55,998 76	610,858 40
121,060 42	121,060 42	26,036 52	4,144 69		6,487 31	157,720 14
92,916 36	42,262 84	42,262 84	14,912 69	7,327 82		157,319 78
-----	1,484,809 29	265,680 51	282,641 13	61,332 17	77,062 45	2,201,535 55
-----	798,548 30	184,868 17	77,158 13	35,181 60	111,135 67	1,206,914 01
-----	942,619 61	288,705 07	99,622 75	16,632 40	96,487 29	1,294,317 12
-----	1,165,603 83	382,906 96	73,701 60	56,804 66	181,025 80	1,816,042 38
-----	45,220 88	36,811 01	5,110 56	695 26	4,437 13	91,324 84
36,411 95	88,411 85	8,781 91	7,920 00	2,306 00	4,062 78	76,481 59
-----	2,580,256 84	863,625 14	254,775 90	33,533 48	214,169 02	3,966,161 88
-----	428,484 52	121,086 49	34,376 97	27,066 33	55,716 85	661,671 16
128,227 97	158,227 97	25,549 12	6,744 94	7,668 66		201,190 68
84,310 86	84,310 86	1,463 36	11,448 00	2,814 99	4,608 06	104,145 31
-----	1,122,747 90	309,107 82	60,325 06	41,757 96	180,820 85	1,723,458 59
-----	165,272 26	70,057 00	16,455 57	4,886 99	18,493 45	275,164 29
72,419 62	72,419 62	46,759 79	4,150 89	5,916 47	* 236,664 47	865,910 64
286,297 32	672,417 96	252,964 96	28,500 00	32,171 92	101,542 78	1,287,597 64

21,623,968 12	\$22,072,209 15	\$7,800,781 45	\$2,228,125 89	\$684,580 12	\$2,903,595 90	\$35,789,092 52
2,229,186 42	43,263,149 51	15,126,065 17	5,868,247 58	1,776,755 57	6,138,989 72	58,910,863 05
57,840 15	545,062 50	164,911 34	40,662 64	32,764 51	83,198 53	961,536 57

34,085,279 72	\$71,855,411 56	\$22,608,777 96	\$6,127,086 36	\$2,694,100 21	\$8,520,584 20	\$119,651,045 14

* Including \$236,916.66 remitted to home office.

TABLE VII.—*Risks and premiums.—Comparative exhibit of amount the entire business of 1891, with average premium rate charged*

Name and location.	Entire
	Risks in force December 31, 1891.
<i>Michigan companies.</i>	
Detroit Fire and Marine, Detroit.....	\$32,945,428 00
Grand Rapids Fire Insurance Co., Grand Rapids.....	12,417,772 00
Michigan Fire and Marine, Detroit.....	48,902,611 00
Total Michigan companies.....	\$79,265,811 00
<i>Companies of other states.</i>	
Etna, Hartford, Conn.	\$393,677,118 00
Agricultural, Watertown, N. Y.	253,845,871 00
Albany, Albany, N. Y.	13,719,840 00
Alliance Insurance Association, New York, N. Y.	51,763,044 00
American, Boston, Mass.	32,527,550 00
American, Newark, N. J.	97,742,416 00
American Central, St. Louis, Mo.	79,738,212 00
American Fire, New York, N. Y.	145,888,201 00
American Fire, Philadelphia, Pa.	265,438,286 00
Artisans, Pittsburg, Pa.	8,539,810 11
Boylston, Boston, Mass.	37,989,823 00
Broadway, New York, N. Y.	28,120,987 00
Buffalo German, Buffalo, N. Y.	57,250,996 00
California, San Francisco, Cal.	42,314,275 00
Citizens', New York, N. Y.	116,189,700 18
Citizens' Pittsburgh, Pa.	33,409,037 00
Commerce, Albany, N. Y.	14,569,712 00
Commonwealth, New York, N. Y.	19,626,091 00
Concordia Fire, Milwaukee, Wis.	45,336,998 00
Connecticut Fire, Hartford, Conn.	139,819,794 00
Continental, New York, N. Y.	534,858,329 00
Cooper, Dayton, O.	20,855,281 00
Delaware, Philadelphia, Pa.	41,007,840 00
Dwelling House, Boston, Mass.	84,997,075 00
Eagle Fire, New York, N. Y.	43,849,020 00
Equitable Fire and Marine, Providence, R. I.	32,798,223 00
Eureka Fire and Marine, Cincinnati, O.	9,061,030 00
Farmers' Fire, York, Pa.	50,523,435 00
Farragut Fire, New York, N. Y.	27,581,222 00
Fireman's, Newark, N. J.	57,728,591 00
Firemen's Fund, San Francisco, Cal.	127,968,237 00
Fire Association, Philadelphia, Pa.	308,204,813 00
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.	26,757,835 00
Franklin Fire, Philadelphia, Pa.	140,040,758 00
German, Freeport, Ill.	180,431,464 00
German American, New York, N. Y.	478,709,889 00
German Fire, Peoria, Ill.	15,651,768 00
German Fire, Pittsburgh, Pa.	33,064,554 00
Germania Fire, New York, N. Y.	257,568,171 80
Girard Fire and Marine, Philadelphia, Pa.	82,919,512 00
Glens Falls, Glens Falls, N. Y.	117,589,766 00
Granite State Fire, Portsmouth, N. H.	35,157,084 00
Greenwich, New York, N. Y.	296,913,182 00
Hanover Fire, New York, N. Y.	182,496,817 40
Hartford Fire, Hartford, Conn.	423,548,180 00

amount at risk, December 31, 1891; also comparing average premium rate charged on during 1891 by the stock insurance companies doing business herein.

Per cent of assets to amount at risk.	Entire business.			Michigan business only.		
	Entire risks written during 1891.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1891.	Premiums charged thereon.	Premium rate in Michigan.
4.61	\$24,484,588 00	\$267,125 88	1.09	\$9,619,066 00	\$34,834 24	.87
2.72	13,047,588 00	167,078 89	1.28	4,787,440 00	72,166 94	1.57
2.00	52,230,215 00	681,626 50	1.80	18,528,537 00	191,718 52	1.41
2.87	\$30,762,851 00	\$1,116,481 22	1.24	\$27,980,043 00	\$348,219 70	1.24
2.86	\$360,891,721 00	\$3,835,455 44	1.03	\$4,328,871 00	\$80,953 99	1.87
.82	100,578,918 00	896,587 60	.93	1,137,458 00	11,484 39	1.00
8.16	10,226,268 00	98,125 80	.91	88,800 00	583 02	1.41
.76	44,345,902 00	263,737 71	.60	186,860 00	3,784 81	1.99
1.83	31,694,032 00	343,139 98	1.09	737,545 00	9,267 98	1.25
2.28	67,208,435 00	536,814 64	.87	827,078 00	8,427 31	1.01
1.90	64,587,210 00	708,206 71	1.08	1,160,880 00	14,580 95	1.25
1.12	153,036,462 00	1,625,543 89	1.06	1,858,186 00	33,671 65	2.47
1.18	260,041,780 00	2,541,841 74	.94	5,278,132 00	81,768 46	1.55
4.05	2,577,426 92	29,566 75	1.14	113,935 00	1,343 16	1.17
2.41	36,949,007 00	375,278 77	1.01	1,776,844 00	29,509 70	1.66
1.83	30,945,269 00	189,751 72	.61	811,487 00	8,041 02	.97
2.83	45,381,508 00	496,220 16	1.08	1,968,421 00	22,069 44	1.11
2.54	71,880,536 40	1,080,288 08	1.51	1,085,686 00	21,565 58	1.98
.89	87,079,519 98	788,808 78	.86	1,842,844 00	20,183 43	1.50
2.80	22,319,396 00	264,893 85	1.12	1,206,162 00	20,289 10	1.68
2.40	13,490,846 00	181,683 63	.90	446,467 00	5,824 18	1.19
3.46	22,964,981 00	211,722 59	.92	232,506 00	2,668 97	1.14
1.39	34,680,253 00	432,263 43	1.22	1,946,706 00	23,520 07	1.20
1.72	127,155,468 00	1,536,641 61	1.21	4,566,389 00	68,512 06	1.30
1.06	334,452,336 00	2,796,576 39	.88	4,000,099 00	62,428 19	1.55
1.83	17,134,718 00	196,153 74	1.14	1,718,854 00	26,147 70	1.53
3.74	88,154,787 00	793,900 65	.96	676,908 00	12,781 87	1.88
1.46	15,683,155 00	167,830 86	1.07	1,618,222 00	12,726 78	.78
2.94	32,806,796 00	198,767 89	.59	587,774 00	4,400 32	.83
1.82	38,455,446 72	360,496 48	1.07	753,560 50	18,109 15	1.78
3.19	10,799,463 00	150,577 60	1.89	182,637 00	11,654 17	.87
1.17	82,005,958 00	892,484 31	1.22	1,047,008 00	15,106 96	1.72
1.42	21,170,850 00	193,080 59	.91	238,797 00	2,980 46	1.00
3.15	42,782,422 00	888,158 38	.78	562,138 00	6,126 61	1.08
2.02	173,209,655 21	2,270,072 96	1.31	2,996,719 00	50,754 83	1.69
1.59	178,617,086 00	2,181,837 11	1.22	3,772,090 00	65,818 90	1.73
3.14	21,700,098 00	240,785 86	1.10	226,550 00	3,822 70	1.68
2.26	52,487,400 00	571,476 20	1.08	1,579,718 83	22,779 77	1.44
1.48	95,799,609 00	1,609,185 36	1.67	2,915,547 00	49,788 06	1.70
1.21	367,064,047 00	3,832,745 09	.98	4,241,754 00	64,206 03	1.51
2.68	19,619,689 00	296,691 33	1.57	561,129 00	10,038 87	1.78
1.83	25,578,992 00	285,084 61	1.10	514,314 00	6,294 99	1.22
1.22	187,448,061 31	1,592,578 49	.84	4,086,885 00	48,179 40	1.17
1.87	50,552,085 00	517,260 18	1.02	1,791,100 00	20,028 84	1.11
1.05	60,967,826 00	696,672 67	.99	971,535 00	9,361 79	.96
1.45	45,371,976 00	585,442 41	1.29	928,400 00	14,536 80	1.57
.53	260,577,517 00	1,486,471 86	.56	1,137,570 00	19,140 96	1.69
1.35	145,789,263 84	1,377,089 27	.94	2,686,688 00	40,866 98	1.50
1.43	814,122,625 00	8,380,420 61	1.21	8,088,318 00	102,459 78	1.28

TABLE VII.—CONTINUED.

Name and location.	Entire to
	States in force December 31, 1891.
<i>Companies of other states.—Con.</i>	
Home New York, N. Y.	\$814,340,996 00
Insurance Company of North America, Philadelphia, Pa.	541,371,590 00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	42,616,435 00
Jersey City, Jersey City, N. J.	22,384,287 00
Kings County Fire, Brooklyn, N. Y.	9,680,909 00
Manufacturers and Builders' Fire, New York, N. Y.	45,761,610 00
Manufacturers and Merchants', Pittsburgh, Pa.	11,696,319 73
Mechanics', Philadelphia, Pa.	22,316,872 00
Mercantile Fire and Marine, Boston, Mass.	21,286,843 00
Merchants', Newark, N. J.	113,342,864 00
Merchants', Providence, R. I.	30,502,726 00
Milwaukee Mechanics', Milwaukee, Wis.	76,540,541 00
Mutual Fire, New York, N. Y.	14,600 00
National Fire, Hartford, Conn.	174,145,268 00
National Fire, New York, N. Y.	22,452,704 00
Newark Fire, Newark, N. J.	31,952,315 00
New Hampshire Fire, Manchester, N. H.	92,944,569 00
New York Bowery Fire, New York, N. Y.	20,263,047 00
Niagara Fire, New York, N. Y.	238,668,952 00
Northwestern National, Milwaukee, Wis.	92,453,772 00
Oakland Home, Oakland, Cal.	28,770,550 30
Ohio, Dayton, O.	3,149,007 00
Ohio Farmers, Le Roy, O.	228,012,463 00
Orient, Hartford, Conn.	119,435,870 00
Pacific Fire, New York, N. Y.	43,680,263 00
Pennsylvania Fire, Philadelphia, Pa.	196,973,219 00
People's Fire, Manchester, N. H.	55,423,307 00
Phenix, Brooklyn, N. Y.	584,808,458 00
Phoenix, Hartford, Conn.	348,340,378 00
* Protection Mutual Fire, Chicago, Ill.	3,630,640 00
Providence Washington, Providence, R. I.	131,847,593 00
Queen Insurance Co. of America, New York, N. Y.	236,080,001 00
Reading Fire, Reading, Pa.	37,592,283 00
Reliance, Philadelphia, Pa.	24,240,353 00
Rochester German, Rochester, N. Y.	63,237,664 00
Rockford, Rockford, Ill.	69,972,614 00
Rutgers Fire, New York, N. Y.	11,907,773 00
Security, Cincinnati, O.	7,892,028 00
Security, New Haven, Conn.	54,759,671 00
Springfield Fire and Marine, Springfield, Mass.	190,860,299 00
Spring Garden, Philadelphia, Pa.	56,122,141 10
State Investment and Insurance Co., San Francisco, Cal.	31,962,614 00
St. Paul Fire and Marine, St. Paul, Minn.	105,341,191 00
St. Paul German, St. Paul, Minn.	80,332,192 00
Sun, San Francisco, Cal.	17,169,562 00
Syndicate, Minneapolis, Minn.	20,698,251 00
Teutonia Fire, Philadelphia, Pa.	3,665,292 00
Teutonia Fire and Marine, Dayton, O.	14,397,645 00
Traders, Chicago, Ill.	60,065,793 00
Union, Philadelphia, Pa.	30,621,343 00
Union Fire, Buffalo, N. Y.	4,426,921 00
United Firemen's Philadelphia, Pa.	61,583,045 00
United States Fire, New York, N. Y.	44,524,478 00
Western, Pittsburgh, Pa.	16,374,587 00
Westchester Fire, New York, N. Y.	162,612,095 00
Williamsburgh City Fire, Brooklyn, N. Y.	117,702,915 00
Total companies of other states	\$11,145,666,48

* Mutual company admitted under act 121, laws of 1883.

TABLE VII.—CONTINUED.

Entire business.				Michigan business only.		
Per cent of assets to amount at risk.	Entire risks written during 1891.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1891.	Premiums charged thereon.	Premium rate in Michigan.
1.13	\$801,220,883 00	\$6,306,062 78	.78	\$6,999,119 05	\$109,262 70	1.21
1.06	821,908,431 00	6,073,371 58	.73	6,426,668 00	105,783 89	1.64
1.74	48,180,450 00	857,828 38	.89	763,556 00	10,128 09	1.32
1.94	18,286,656 00	194,642 59	1.46	402,850 00	5,536 00	1.37
3.71	7,008,788 00	65,908 43	.83	191,750 00	2,053 07	1.07
1.16	44,760,408 00	390,691 47	.80	938,806 00	9,546 85	1.01
3.25	14,220,004 22	185,287 20	.95	299,642 00	2,751 99	1.02
2.22	33,649,278 00	218,246 25	.92	585,785 81	8,004 72	1.26
3.00	20,428,616 00	215,178 48	1.05	804,851 00	10,756 52	1.38
1.96	92,274,790 00	1,084,726 61	1.12	1,638,498 50	22,531 40	1.27
1.00	30,901,280 00	338,788 78	1.09	753,560 50	12,273 78	1.62
2.43	52,587,314 00	646,074 05	1.22	2,694,090 00	37,885 85	1.40
1.56	219,154,090 86	1,921,680 24	.87	3,261,852 00	18,804 86	.55
1.49	169,808,579 00	1,880,799 37	1.11	4,806,670 00	69,174 11	1.60
2.19	27,836,506 00	245,514 26	.88	579,067 50	8,394 35	1.48
1.97	83,788,899 00	951,991 31	1.13	2,160,455 00	26,030 67	1.20
2.88	54,580,438 00	559,967 96	1.02	1,006,853 00	11,953 58	1.18
.78	289,231,426 00	2,704,390 49	.96	4,642,012 00	86,444 67	1.26
1.76	65,221,910 00	701,850 66	1.07	3,571,282 00	40,154 05	1.12
1.73	45,938,951 18	759,485 85	1.65	1,820,045 87	18,216 95	1.37
.70	6,594,256 00	79,796 84	1.20	947,472 00	11,814 86	1.24
.77	115,325,367 00	1,066,695 90	.92	15,988,055 00	146,189 32	.91
1.62	121,839,818 00	1,533,557 84	1.25	3,387,148 00	43,999 89	1.31
1.62	38,098,446 00	333,823 63	.86	411,865 00	4,962 07	1.20
1.91	180,143,342 00	1,900,787 18	1.23	2,219,961 00	38,588 77	1.73
1.48	53,280,728 00	744,841 53	1.39	1,432,552 00	15,284 23	1.06
.98	395,696,978 00	4,405,200 98	1.14	6,021,920 00	90,401 13	1.50
1.86	815,082,253 09	3,232,972 05	1.02	7,677,104 00	101,785 27	1.22
1.08	4,152,733 00	48,092 97	.75	831,390 00	3,089 63	1.32
1.20	231,323,259 00	1,743,481 63	1.13	1,248,953 00	16,422 00	1.46
1.83	39,122,266 00	443,773 09	1.27	590,558 00	8,651 53	1.18
2.44	31,690,293 60	408,058 98	.85	516,000 00	5,771 04	1.01
1.23	26,171,830 00	234,682 88	1.15	209,198 00	2,115 94	1.23
1.18	51,457,574 00	584,363 96	1.24	2,365,961 00	29,536 49	1.06
3.07	41,313,493 09	514,488 25	.77	1,898,882 00	14,903 75	1.17
2.27	11,298,453 00	87,370 88	1.37	419,447 00	4,920 89	1.39
1.20	9,764,238 00	136,801 58	.91	883,687 20	11,654 17	1.09
1.87	84,522,924 00	775,647 55	1.26	2,808,357 00	25,246 04	1.64
2.26	157,947,340 00	2,005,930 01	1.03	3,414,806 00	56,220 98	.99
1.95	43,601,874 52	439,758 87	1.57	838,300 00	3,890 41	1.60
1.90	42,383,187 00	653,548 80	1.23	3,012,292 33	48,250 32	1.42
1.83	116,635,445 60	1,582,525 30	1.84	2,890,800 00	38,893 84	1.95
2.98	78,240,474 00	991,715 78	1.79	2,262,806 00	44,162 20	1.03
1.90	23,344,008 00	325,001 64	.84	688,066 00	13,123 87	1.00
.71	3,510,708 00	29,991 22	1.12	138,782 00	1,392 08	1.22
2.85	6,817,889 00	76,743 27	1.31	799,920 00	9,639 84	2.02
2.51	61,006,983 00	802,123 08	1.01	2,514,232 00	51,022 52	1.41
1.74	87,360,365 00	382,445 40	.99	1,197,201 00	16,992 17	1.24
4.45	4,189,080 00	41,572 68	1.00	235,862 00	3,170 63	1.23
1.98	34,755,894 00	350,916 47	.73	509,088 00	6,298 22	1.08
1.51	43,591,306 00	319,986 63	1.12	515,775 00	8,856 96	1.12
2.55	15,868,298 00	173,079 07	1.04	475,364 00	5,361 35	1.38
.91	116,675,708 00	1,212,884 74	.78	4,214,275 00	58,550 29	.96
1.26	82,570,292 00	647,043 59	.99	1,685,840 00	16,188 83	1.39
1.51	\$9,759,682,544 71	\$97,440,938 82	.99	197,387,799 59	\$2,744,853 84	1.39

TABLE VII.—CONCLUDED.

Name and location.	Risks in force December 31, 1891.
<i>Companies of foreign governments.</i>	
British America Assurance Co., Toronto, Can.	\$59,018,329 00
British and Foreign Marine (limited), Liverpool, Eng.	11,993,249 00
Caledonian, Edinburgh, Scot.	70,170,885 00
City of London Fire (limited), London, Eng.	46,974,952 09
Commercial Union Assurance Co., London, Eng.	894,116,633 00
Guardian Life and Fire Assurance Co., London, Eng.	210,781,021 49
Hamburg Bremen Fire, Hamburg, Ger.	125,594,915 00
Impertal Fire, London, Eng.	183,450,819 00
Lancashire, Manchester, Eng.	401,399,008 00
Lion Fire, London, Eng.	53,931,821 00
Liverpool and London and Globe, Liverpool, Eng.	753,593,347 00
London Assurance Corporation, London, Eng.	196,125,550 00
London and Lancashire Fire, Liverpool, Eng.	320,554,781 00
Manchester Fire Assurance Co., Manchester, Eng.	72,512,985 62
Mannheim, Mannheim, Ger.	2,570,591 00
Marine (limited), London, Eng.	10,898,817 00
North British and Mercantile, London, Eng.	306,128,744 00
Northern Assurance Co., London, Eng.	151,729,174 00
Norwich Union Fire, Norwich, Eng.	185,922,900 00
Phoenix Assurance Co., London, Eng.	299,402,844 00
Prussian National, Stettin, Ger.	9,526,102 00
Reliance Marine (limited), Liverpool, Eng.	564,756 00
Royal, Liverpool, Eng.	694,866,449 21
Scottish Union and National, Edinburgh, Scot.	96,036,558 00
Sea Insurance Co. (limited), Liverpool, Eng.	7,416,799 00
Standard Marine (limited), Liverpool, Eng.	1,073,131 00
Sun Fire Office, London, Eng.	288,321,760 00
Transatlantic Fire, Hamburg, Ger.	36,649,456 00
Union Marine (limited), Liverpool, Eng.	7,473,890 00
Western Assurance Co., Toronto, Can.	89,254,917 00
Total foreign companies.....	\$5,040,144,147 32
<i>Recapitulation.</i>	
Totals { Michigan companies.....	\$79,265,811 00
{ Companies of other states.....	11,145,666,489 67
{ Foreign companies.....	5,040,144,147 32
Aggregate.....	\$16,265,076,447 99

* Mutual company doing business in Michigan under act No. 121, laws of 1883.

TABLE VII.—CONCLUDED.

in United States.				Michigan business only.		
Per cent of assets to amount at risk.	Entire risks written during 1891.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1891.	Premiums charged thereon.	Premium rate in Michigan.
1.07	\$50,350,556 00	\$649,987 78	1.15	\$1,751,860 00	\$31,721 25	.94
.88	301,342,998 00	1,929,338 27	.64	187,223 00	4,242 41	2.18
1.06	88,516,998 00	926,787 59	1.04	1,489,106 00	26,066 79	1.81
1.45	46,991,407 17	507,091 69	1.07	181,915 00	2,486 11	1.81
.84	\$51,121,210 00	3,491,484 00	.99	7,067,174 00	120,352 18	1.70
.67	161,263,999 51	1,372,480 26	.85	1,588,617 28	24,786 96	1.63
.59	111,672,267 00	1,831,808 50	1.19	2,087,224 00	85,625 16	1.76
.88	168,447,027 00	1,456,896 85	.55	1,808,399 00	96,538 20	2.04
.66	418,475,209 00	3,862,046 86	.77	2,104,961 00	41,832 44	1.99
1.16	79,578,408 00	806,158 89	1.01	955,714 00	9,406 64	.94
1.01	670,335,604 00	6,074,626 16	.90	5,688,434 00	106,803 39	1.78
1.07	277,682,120 00	2,108,407 69	.75	8,288,955 00	89,042 22	1.20
.65	270,956,159 00	2,778,950 26	1.02	2,868,818 00	60,268 29	2.09
1.42	66,948,279 89	1,199,682 57	1.28	2,177,441 86	44,076 66	2.02
1.57	50,144,061 00	286,286 20	.46	614,517 00	5,902 36	.97
.51	128,796,212 00	416,158 43	.86	1,845,636 00	24,789 85	1.86
1.03	280,590,140 00	2,746,692 35	.96	5,811,679 00	100,268 30	1.71
.80	133,546,104 00	1,402,632 89	1.05	2,262,844 63	41,049 48	1.75
.98	172,410,040 00	1,674,822 25	.97	2,813,635 00	54,644 86	1.85
.77	\$61,270,809 00	2,744,157 80	.75	5,280,307 12	56,700 26	1.07
.68	10,490,218 00	161,588 83	1.53	123,810 00	1,177 98	.75
.77	28,210,589 00	187,098 80	.80	382,809 00	11,183 36	2.87
.62	747,217,654 25	5,398,448 94	.72	3,551,445 40	50,861 46	1.43
1.71	154,423,045 00	1,424,335 26	.92	1,144,175 00	18,611 53	1.56
.44	72,015,018 00	456,386 52	.63	472,461 00	10,279 99	2.12
1.06	89,145,133 00	201,271 12	.51	465,126 38	14,824 99	8.22
.95	219,030,017 00	2,947,580 71	1.07	6,540,000 00	88,945 45	1.86
1.51	82,918,107 00	316,918 36	.96	875,378 00	10,129 46	1.14
.60	112,842,757 00	586,806 94	.47	7,849,148 00	24,390 77	.50
1.28	170,522,133 00	1,606,240 86	.94	2,436,886 29	36,797 68	1.51
1.00	\$5,810,200,286 82	\$49,788,488 08	.86	\$75,768,855 91	\$1,138,371 40	1.49
2.57	\$89,762,351 00	\$1,116,481 22	1.24	\$27,980,043 00	\$848,219 70	1.34
1.47	9,789,682,344 71	97,440,898 82	.99	197,387,799 59	2,744,382 84	1.88
1.00	5,810,200,286 82	49,788,488 08	.86	75,768,855 91	1,138,371 40	1.49
1.83	\$15,689,594,989 58	\$148,295,808 07	.95	\$801,086,198 50	\$4,225,973 94	1.45

TABLE VIII.—*Showing the income and expenditures, cash premiums received, losses marine insurance companies authorized*

Name and location.	Cash income.	Cash expenditures (except dividends paid).	Ratio of expenditures to income.
<i>Michigan companies.</i>			
Detroit Fire and Marine, Detroit.....	\$264,049 20	\$202,574 57	76.71
Grand Rapids Fire Insurance Co., Grand Rapids.....	154,996 13	138,682 82	89.54
Michigan Fire and Marine, Detroit.....	590,444 97	590,882 48	89.51
Total Michigan companies.....	\$1,009,490 30	\$866,589 57	85.85
<i>Companies of other states.</i>			
<i>Etna, Hartford, Conn.</i>	\$3,789,391 89	\$3,977,750 90	75.94
Agricultural, Watertown, N. Y.	899,898 12	827,263 95	92.36
Albany, Albany, N. Y.	106,444 18	91,099 71	84.00
Alliance Insurance Association, New York, N. Y.	224,744 39	224,626 88	99.94
American, Boston, Mass.	306,000 92	296,654 38	96.88
American, Newark, N. J.	555,445 47	428,945 01	77.20
American Central, St. Louis, Mo.	718,661 55	689,953 39	88.90
American Fire, New York, N. Y.	1,340,364 01	1,091,151 32	81.40
American Fire, Philadelphia, Pa.	2,285,280 82	2,130,694 21	93.19
Artisans', Pittsburg, Pa.	81,906 53	28,496 41	89.31
Boylston, Boston, Mass.	849,319 97	825,033 96	96.22
Broadway, New York, N. Y.	178,655 67	187,417 48	104.84
Buffalo German, Buffalo, N. Y.	445,926 10	415,375 56	93.12
California, San Francisco, Cal.	678,262 71	756,996 95	111.80
Citizens', New York, N. Y.	676,622 88	716,144 57	105.84
Citizens', Pittsburgh, Pa.	340,019 09	815,242 40	92.71
Commerce, Albany, N. Y.	128,728 64	119,929 62	92.38
Commonwealth, New York, N. Y.	210,616 78	210,966 09	100.17
Concordia Fire, Milwaukee, Wis.	\$74,357 17	307,259 46	82.04
Connecticut Fire, Hartford, Conn.	1,394,063 96	1,225,758 66	87.92
Continental, New York, N. Y.	2,660,543 80	2,451,743 00	92.15
Cooper, Dayton, O.	158,617 76	189,635 89	91.47
Delaware, Philadelphia, Pa.	668,824 72	560,827 01	88.33
Dwelling House, Boston, Mass.	178,134 53	169,309 88	97.79
Eagle Fire, New York, N. Y.	192,401 47	192,458 55	99.81
Equitable Fire and Marine, Providence, R. I.	337,245 47	319,108 89	97.51
Eureka Fire and Marine, Cincinnati, O.	113,361 45	98,647 74	87.00
Farmers' Fire, York, Pa.	876,823 18	366,524 92	102.57
Farragut Fire, New York, N. Y.	180,846 86	207,797 37	115.22
Fireman's, Newark, N. J.	381,125 20	261,741 84	73.92
Firemen's Fund, San Francisco, Cal.	1,629,969 68	1,292,575 99	79.51
Fire Association, Philadelphia, Pa.	2,105,201 43	1,831,707 10	87.00
Fire Ins. Co. of the County of Philadelphia, Phil., Pa.	225,841 38	248,527 78	110.04
Franklin Fire, Philadelphia, Pa.	619,822 88	549,188 02	88.60
German, Freeport, Ill.	1,458,960 37	1,291,736 14	88.53
German American, New York, N. Y.	2,838,960 04	2,584,858 35	88.64
German Fire, Peoria, Ill.	233,247 29	218,972 99	93.88
German Fire, Pittsburgh, Pa.	260,568 54	238,684 62	91.60
Germania Fire, New York, N. Y.	1,803,465 65	1,089,215 27	83.56
Girard Fire and Marine, Philadelphia, Pa.	496,066 07	394,160 57	79.93
Glens Falls, Glens Falls, N. Y.	644,806 74	530,410 78	82.26
Granite State Fire, Portsmouth, N. H.	484,232 45	845,244 96	79.63
Greenwich, New York, N. Y.	1,257,194 63	1,295,425 28	103.04
Hanover Fire, New York, N. Y.	1,246,468 30	1,242,577 25	99.68
Hartford Fire, Hartford, Conn.	8,697,798 14	3,145,240 32	88.08

paid, expenses and dividends, and ratios of same, of joint stock fire, fire marine, and in Michigan for the year ending Dec. 31, 1891.

Cash premiums received,	Losses paid,	Ratio of losses paid to premiums received,	Expenses paid,	Ratio of expenses to.		Dividends paid,	Per cent on capital stock.
				Income.	Premiums received,		
\$201,070 09	\$123,219 60	61.28	\$79,354 97	30.05	39.46	\$41,000 00	10.25
136,924 95	81,238 87	59.33	52,444 15	33.19	33.90	12,000 00	6.00
541,900 40	340,594 53	62.96	169,737 95	32.13	35.01	32,000 00	8.00
\$879,795 44	\$345,052 50	61.96	\$321,537 07	31.87	36.47	\$85,000 00	-----
\$3,326,457 83	\$1,944,989 64	55.48	\$1,032,761 16	27.25	31.04	\$720,000 00	18.00
782,089 00	452,593 70	57.90	374,370 25	42.06	47.86	50,005 00	10.00
84,911 12	56,973 28	67.09	34,127 43	31.46	40.19	20,000 00	8.00
213,178 29	132,611 47	62.20	92,014 91	40.54	43.14	6,000 00	8.00
223,523 28	179,908 85	68.38	116,951 43	37.97	41.25	7,513 00	2.17
464,089 44	246,087 20	53.15	182,177 81	32.79	39.25	62,427 75	14.04
645,196 07	391,643 30	60.72	247,307 09	34.39	33.38	60,000 00	10.00
1,284,738 56	696,416 47	49.54	454,794 85	33.92	35.39	40,000 00	10.00
2,069,052 44	1,355,401 07	64.57	775,433 14	33.93	36.94	50,400 00	10.08
24,455 07	15,903 39	65.08	12,598 02	39.43	51.49	5,398 50	5.36
313,077 92	201,816 61	64.46	123,837 87	35.45	39.55	16,716 00	8.00
157,706 17	117,538 19	74.71	69,584 29	38.94	44.12	22,000 00	11.00
876,538 94	275,201 45	78.06	140,174 11	31.43	37.22	40,000 00	20.00
629,261 50	501,943 00	79.75	255,058 95	37.60	40.52	72,000 00	12.00
690,572 50	494,461 37	68.89	281,683 20	41.61	44.67	30,297 95	19.99
303,256 65	207,701 31	68.49	107,541 09	31.62	35.46	20,000 00	4.00
111,528 21	71,619 89	64.30	43,809 98	37.52	43.32	12,000 00	6.00
182,524 83	146,635 39	80.85	62,350 70	29.55	33.91	15,000 00	3.00
343,536 09	167,737 36	48.82	139,502 10	37.26	40.60	11,997 00	5.99
1,279,237 00	761,101 80	59.46	464,637 05	36.38	36.30	80,000 00	4.00
2,400,268 25	1,422,636 37	59.04	1,029,106 23	35.60	42.71	140,861 00	14.08
140,330 30	78,482 53	55.96	61,152 86	39.35	43.60	10,000 00	10.00
615,595 02	384,417 82	54.32	266,409 19	38.32	41.65	105,481 25	15.00
154,676 59	96,379 13	57.73	79,980 75	46.16	51.67	18,000 00	6.00
151,066 00	114,426 06	75.73	78,027 49	40.46	51.64	30,296 00	10.13
300,396 82	200,545 41	66.85	118,557 98	36.22	39.40	12,303 50	4.10
101,529 54	58,199 05	57.32	35,448 69	31.37	34.91	12,000 00	12.00
349,461 32	254,440 50	72.90	132,094 42	35.05	37.79	20,000 00	-----
184,972 34	129,784 93	70.67	75,012 44	43.25	47.28	72,000 00	10.00
265,299 64	175,730 94	61.61	105,980 90	27.79	37.14	20,000 00	12.00
1,499,472 66	798,558 73	53.92	499,017 26	30.61	33.27	120,000 00	12.00
1,997,051 45	1,211,984 59	64.14	619,772 51	29.48	33.19	200,000 00	40.00
183,923 21	181,671 85	98.75	66,855 98	29.90	35.26	25,085 00	7.01
478,597 98	312,497 45	65.29	296,688 57	38.18	49.45	90,210 00	22.55
1,318,217 51	731,736 79	55.51	559,959 35	33.83	42.47	40,000 00	20.00
2,635,720 96	1,373,795 29	50.71	960,568 06	33.60	36.44	200,000 00	20.00
211,128 20	143,516 19	68.11	75,156 80	32.22	35.59	18,000 00	6.00
293,377 47	184,576 41	63.89	84,108 21	32.27	35.58	20,000 00	10.00
1,183,451 32	650,956 41	54.77	438,258 86	38.62	36.87	100,000 00	10.00
424,424 43	193,690 19	46.51	195,470 38	39.64	46.05	72,000 00	24.00
546,054 21	299,143 34	54.78	281,297 89	35.37	42.35	20,000 00	10.00
410,856 44	214,494 85	52.13	131,350 63	30.24	31.96	12,000 00	6.00
1,187,151 73	628,397 71	69.78	467,037 52	37.14	39.84	20,000 00	10.00
1,147,223 26	748,925 37	65.28	493,651 85	39.60	43.02	100,000 00	10.00
2,260,915 81	2,058,550 95	63.12	1,066,689 37	29.36	33.32	300,000 00	24.90

TABLE VIII.—CONTINUED.

Name and location.	Cash income.	Cash expenditures (except dividends paid).	Ratio of expenditures to income.
<i>Companies of other states.—Con.</i>			
Home, New York, N. Y.	\$5,310,667 17	\$4,641,578 98	87.46
Insurance Co. of North America, Philadelphia, Pa.	5,390,937 87	4,641,511 67	86.91
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	345,507 93	358,837 71	100.23
Jersey City, Jersey City, N. J.	178,990 50	179,185 88	100.09
Kings County Fire, Brooklyn, N. Y.	72,228 56	80,627 96	111.62
Manufacturers and Builders' Fire, New York, N. Y.	327,627 01	321,581 41	98.15
Manufacturers and Merchants', Pittsburgh, Pa.	131,832 15	117,177 48	104.79
Mechanics', Philadelphia, Pa.	213,290 67	206,614 97	96.40
Mercantile Fire and Marine, Boston, Mass.	206,968 85	169,641 94	81.18
Merchants', Newark, N. J.	958,654 83	958,874 05	100.02
Merchants', Providence, R. I.	306,844 11	314,534 96	101.81
Milwaukee Mechanics', Milwaukee, Wis.	701,135 58	519,909 46	74.13
Mutual Fire, New York, N. Y.	758,037 41	1,320,808 51	175.39
National Fire, Hartford, Conn.	1,663,166 60	1,801,140 07	78.23
National Fire, New York, N. Y.	289,007 20	248,875 89	104.12
Newark Fire, Newark, N. J.	234,866 80	222,220 88	95.03
New Hampshire Fire, Manchester, N. H.	856,351 86	708,426 73	78.52
New York Bowery Fire, New York, N. Y.	253,278 76	370,520 02	146.37
Niagara Fire, New York, N. Y.	2,142,001 01	1,966,718 55	98.21
Northwestern National, Milwaukee, Wis.	686,400 06	671,203 72	83.23
Oakland Home, Oakland, Cal.	524,820 87	461,798 49	91.80
Ohio, Dayton, O.	75,866 22	66,896 40	87.51
Ohio Farmers, Le Roy, O.	1,051,872 48	946,978 42	90.02
Orient, Hartford, Conn.	1,254,448 41	1,069,459 81	86.70
Pacific Fire, New York, N. Y.	278,887 47	255,465 46	102.35
Pennsylvania Fire, Philadelphia, Pa.	1,445,550 01	1,804,754 96	90.26
People's Fire, Manchester, N. H.	626,481 92	553,046 17	88.27
Phenix, Brooklyn, N. Y.	3,538,065 92	3,770,869 35	96.34
Phenix, Hartford, Conn.	3,147,889 48	2,856,236 91	90.70
Providence Washington, Providence, R. I.	1,891,716 06	1,281,042 04	82.04
Queen Insurance Co. of America, New York, N. Y.	1,688,248 83	218,287 66	12.92
Reading Fire, Reading, Pa.	257,827 22	332,380 09	93.00
Reliance, Philadelphia, Pa.	234,711 11	217,960 53	92.96
Rochester German, Rochester, N. Y.	502,725 92	382,487 28	76.07
Rockford, Rockford, Ill.	418,181 47	368,437 38	88.91
Rutgers Fire, New York, N. Y.	92,880 23	93,742 36	100.92
Security, Cincinnati, O.	106,338 54	88,006 42	88.32
Security, New Haven, Conn.	594,866 08	648,970 58	109.09
Springfield Fire and Marine, Springfield, Mass.	1,922,996 19	1,772,185 16	92.15
Spring Garden, Philadelphia, Pa.	373,280 82	385,552 15	101.92
State Investment and Insurance Co., San Francisco, Cal.	506,212 79	556,907 03	109.36
St. Paul Fire and Marine, St. Paul, Minn.	1,321,191 60	1,160,290 35	87.75
St. Paul German, St. Paul, Minn.	1,058,680 58	745,922 80	98.97
Sun, San Francisco, Cal.	276,396 92	246,426 26	89.15
Syndicate, Minneapolis, Minn.	270,373 84	273,680 79	101.21
Teutonia Fire, Philadelphia, Pa.	32,661 56	28,081 27	85.30
Teutonia Fire and Marine, Dayton, O.	88,157 83	68,586 69	77.79
Traders, Chicago, Ill.	682,742 48	599,459 48	87.80
Union, Philadelphia, Pa.	286,829 02	314,180 38	109.72
Union Fire, Buffalo, N. Y.	41,797 80	30,850 22	73.50
United Firemen's, Philadelphia, Pa.	811,674 34	304,622 62	97.70
United States Fire, New York, N. Y.	249,203 76	247,837 49	99.45
Western, Pittsburgh, Pa.	172,924 96	198,006 95	114.55
Westchester Fire, New York, N. Y.	1,112,489 00	1,046,896 54	95.00
Williamsburgh City Fire, Brooklyn, N. Y.	609,510 91	619,423 84	101.62
Total companies of other states	\$86,583,604 55	\$77,095,987 57	89.04

TABLE VIII.—CONTINUED.

Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of expenses to.		Dividends paid.	Per cent on capital stock.
				Income.	Premiums received.		
34,910,361 97	\$2,771,720 29	56.44	\$1,870,158 64	35.21	38.08	\$300,000 00	10.00
4,929,236 86	3,131,090 16	63.52	1,510,421 51	23.47	30.64	450,000 00	18.00
304,128 30	237,537 92	74.81	128,789 79	37.26	42.94	20,000 00	10.00
161,922 13	108,821 31	67.30	70,444 07	39.80	43.44	15,000 00	6.00
56,424 98	45,368 06	81.15	34,734 90	48.09	61.55	18,000 00	12.00
298,089 01	191,574 53	64.28	130,006 88	39.68	43.62	12,000 00	6.00
94,730 59	80,362 42	84.77	36,515 04	32.92	38.23	7,500 00	3.00
177,717 45	140,806 56	79.28	64,909 11	30.33	36.46	19,987 00	7.99
170,523 15	99,978 79	58.62	69,663 15	33.33	40.34	27,777 00	6.94
397,261 45	623,962 38	70.00	334,911 67	34.98	37.57	40,000 00	10.00
287,022 70	209,833 22	73.12	104,651 76	33.88	36.46	8,000 00	4.00
619,056 43	276,634 30	44.68	243,154 66	34.68	39.27	60,010 00	30.00
707,751 06	977,300 43	139.08	843,508 03	45.61	43.53	12,517 96	4.32
1,587,524 24	743,045 32	46.82	553,094 75	33.55	36.29	100,000 00	10.00
227,404 43	182,808 41	71.59	86,072 43	36.01	37.35	14,000 00	7.00
203,779 78	138,707 83	68.06	84,513 06	35.98	41.47	25,145 00	10.05
769,515 65	429,214 21	55.78	279,212 51	32.60	36.23	34,000 00	12.00
229,390 42	266,089 86	111.70	104,430 17	41.39	45.55	22,097 75	7.38
2,064,433 73	1,139,270 98	55.09	767,447 57	35.33	37.17	49,940 00	9.98
615,796 04	313,015 22	51.64	253,185 50	37.03	41.11	60,000 00	10.00
505,982 32	233,777 35	54.13	126,021 14	37.78	39.18	18,000 00	9.00
64,723 75	35,339 40	54.63	30,997 00	40.34	47.38	9,000 00	6.00
973,365 07	606,409 09	62.42	290,599 33	26.67	28.80		
1,163,979 58	632,190 72	53.80	407,269 08	32.41	34.98	60,000 00	6.00
234,912 09	136,063 84	72.99	99,396 62	35.64	35.31	22,000 00	11.00
1,279,011 26	843,754 41	66.36	456,000 57	31.54	35.65	60,000 00	15.00
537,431 70	361,923 67	61.95	191,117 50	30.52	32.53	21,000 00	6.00
3,642,479 81	2,237,430 74	72.79	1,433,443 51	33.65	40.72	100,000 00	10.00
2,307,910 27	1,570,743 83	64.33	984,493 06	31.27	34.55	230,000 00	14.00
1,342,350 73	823,246 57	61.30	457,795 47	32.89	34.09	24,000 00	6.00
312,571 90	96,183 03	30.74	122,104 63	7.23	39.00		
323,147 95	213,787 28	67.70	113,592 81	31.78	35.15	19,579 30	7.33
190,581 33	149,712 37	78.40	68,188 26	29.04	35.31	24,000 00	8.00
459,196 41	220,245 32	47.96	163,191 96	32.26	35.32	20,000 00	10.00
361,230 07	177,450 99	49.38	135,996 39	44.43	53.77	32,000 00	16.00
76,804 71	56,612 71	73.90	37,129 67	39.97	43.46	20,000 00	10.00
96,525 27	56,404 56	58.43	32,201 87	30.23	33.36	9,000 00	6.00
566,519 49	426,500 54	77.41	210,380 39	35.86	38.90	10,000 00	4.00
1,733,604 17	1,166,770 96	67.10	605,364 20	31.47	34.31	150,000 00	10.00
323,057 46	264,631 61	82.68	120,920 54	31.70	37.54	64,000 00	16.00
481,614 73	346,360 84	71.91	210,546 69	41.34	43.71	36,716 50	9.17
1,707,919 33	767,840 97	63.51	392,449 38	29.51	32.46	60,000 00	12.00
729,135 47	455,257 73	62.43	280,635 07	33.56	39.55	18,000 00	4.60
254,649 96	137,924 04	54.16	106,502 22	39.25	42.90	30,000 00	10.00
244,358 59	173,778 81	71.11	99,901 98	36.94	40.88	15,000 00	7.50
22,306 69	14,405 35	64.57	13,625 42	41.46	61.35	10,000 00	5.00
65,464 33	32,370 63	49.38	45,716 06	51.33	69.33	20,000 00	20.00
621,564 37	354,804 03	61.87	214,355 40	31.46	34.56	50,000 00	10.00
265,316 47	204,356 54	77.21	109,323 84	33.13	41.16	575 35	.23
32,267 64	16,894 44	52.35	13,965 73	33.41	43.23	6,000 00	6.00
258,573 41	203,277 47	80.07	101,846 15	32.51	39.91	21,000 00	7.00
220,250 71	153,892 43	73.14	83,945 08	35.69	40.33	24,999 75	9.99
153,300 72	151,838 48	98.72	46,767 47	27.04	30.40	9,000 00	3.00
1,033,116 37	603,491 27	57.78	438,402 27	39.40	41.72	30,000 00	10.00
530,914 27	378,431 96	63.70	240,941 33	39.09	43.78	49,980 00	19.99
\$77,408,933 81	\$43,222,226 08	62.28	\$28,573,711 54	37.42	33.34	\$5,773,412 06	11.54

TABLE VIII.—CONCLUDED.

Name and location.	Cash income.	Cash expenditures.	Ratio of expenditures to income.
<i>Companies of foreign governments.</i>			
British America Assurance Co., Toronto, Can.....	\$570,574 64	\$574,454 56	100.68
British and Foreign Marine (limited), Liverpool, Eng.....	1,132,495 98	1,601,375 59	141.40
Caledonian, Edinburgh, Scot.....	679,808 20	696,562 91	102.50
City of London Fire (limited), London, Eng.....	440,027 44	456,117 31	103.64
Commercial Union Assurance Co., London, Eng.....	2,994,975 56	2,761,827 89	92.21
Guardian Fire and Life Assurance Co., London, Eng.....	1,138,153 05	1,206,264 26	106.00
Hamburg Bremen Fire, Hamburg, Ger.....	1,102,028 45	1,081,954 12	98.56
Imperial Fire, London, Eng.....	1,197,121 10	1,343,449 48	113.08
Lancashire, Manchester, Eng.....	2,875,152 11	2,458,987 87	85.53
Lion Fire, London Eng.....	523,626 74	469,833 43	88.32
Liverpool and London and Globe, Liverpool, Eng.....	5,031,388 01	4,619,137 78	91.61
London Assurance Corporation, London, Eng.....	1,737,768 77	1,567,615 95	90.21
London and Lancashire Fire, Liverpool, Eng.....	1,873,241 88	1,789,723 47	95.51
Manchester Fire Assurance Co. Manchester, Eng.....	829,302 76	610,858 40	73.67
Mannheim, Mannheim, Ger.....	250,905 47	157,729 14	62.80
Marine (limited), London, Eng.....	254,161 32	157,319 73	61.84
North British and Mercantile, London, Eng.....	2,269,622 56	2,201,525 55	97.48
Northern Assurance Co., London, Eng.....	1,157,967 85	1,206,914 01	104.24
Norwich Union Fire, Norwich, Eng.....	1,424,265 19	1,294,317 12	91.58
Phoenix Assurance Co., London, Eng.....	1,956,909 47	1,810,042 33	92.53
Prussian National, Stettin, Ger.....	105,180 45	91,324 84	86.67
Reliance Marine (limited), Liverpool, Eng.....	141,864 44	76,491 59	53.90
Royal, Liverpool, Eng.....	4,265,224 00	3,986,161 88	93.45
Scottish Union and National, Edinburgh, Scot.....	791,798 56	661,671 16	83.56
Sea Insurance Co. (limited), Liverpool, Eng.....	288,175 35	201,190 68	70.00
Standard Marine (limited), Liverpool, Eng.....	140,320 88	104,145 31	74.28
Sun Insurance Office, London, Eng.....	1,826,344 39	1,723,458 59	94.13
Transatlantic Fire, Hamburg, Ger.....	287,421 54	275,164 29	95.82
Union Marine (limited), Liverpool, Eng.....	409,047 85	365,910 64	89.24
Western Assurance Co., Toronto, Can.....	1,285,481 19	1,287,597 64	100.00
Total foreign companies.....	\$36,984,358 10	\$36,789,092 52	94.37
<i>Recapitulation.</i>			
Totals { Michigan companies.....	\$1,009,490 80	\$986,589 57	98.55
{ Companies of other states.....	86,533,604 55	77,086,987 57	89.04
{ Foreign companies.....	38,984,358 10	36,789,092 52	94.37
Aggregate.....	\$126,577,447 95	\$114,751,619 66	90.65

TABLE VIII.—CONCLUDED.

Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of expenses to.		Dividends paid.	Per cent on capital stock.
				Income.	Premiums received.		
\$542,477 89	\$406,491 75	74.28	\$168,022 81	29.42	30.00	-----	-----
1,098,250 17	368,273 78	33.67	1,233,101 81	100.80	112.80	-----	-----
652,443 82	486,134 94	66.87	260,407 97	30.90	41.42	-----	-----
421,121 31	284,788 76	70.00	161,328 85	86.66	38.31	-----	-----
2,909,193 39	1,886,682 06	64.83	875,196 88	29.17	80.07	-----	-----
1,083,936 54	762,908 08	69.79	443,356 23	39.23	40.52	-----	-----
1,087,032 16	664,325 70	62.85	867,628 42	38.86	34.87	-----	-----
1,159,576 49	903,415 40	77.92	440,034 08	37.68	37.96	-----	-----
2,785,697 75	1,337,266 53	47.85	1,121,701 84	82.06	40.10	-----	-----
501,765 87	236,801 13	58.94	174,532 80	32.57	34.76	-----	-----
4,818,522 25	3,152,174 11	65.50	1,466,963 67	29.15	30.47	-----	-----
1,680,566 09	1,061,949 44	63.17	505,666 51	29.10	30.06	-----	-----
1,518,330 27	1,106,226 66	61.01	683,496 81	36.45	37.70	-----	-----
804,912 11	313,081 84	38.89	297,321 56	35.96	37.00	-----	-----
250,906 47	121,060 42	44.23	36,668 72	14.61	14.61	-----	-----
244,163 90	92,916 88	38.06	64,403 85	25.36	26.39	-----	-----
2,159,207 89	1,484,909 29	68.77	716,716 26	32.01	32.13	-----	-----
1,117,127 17	798,548 80	71.51	406,366 71	34.40	36.56	-----	-----
1,371,540 09	842,619 61	61.41	451,697 51	31.72	32.94	-----	-----
1,917,989 47	1,165,608 82	61.29	644,489 01	32.92	33.59	-----	-----
102,690 45	45,230 88	43.88	46,103 96	43.92	45.20	-----	-----
135,864 44	53,411 96	39.60	28,069 64	16.86	17.08	-----	-----
4,027,911 19	2,580,268 94	64.50	1,406,903 54	32.96	34.90	-----	-----
718,386 57	423,484 32	59.39	236,186 64	30.21	33.42	-----	-----
286,175 35	153,227 97	55.32	42,962 71	14.91	15.02	-----	-----
184,320 86	84,310 88	62.91	19,884 48	14.16	14.80	-----	-----
1,755,176 17	1,122,747 90	63.97	600,710 60	32.89	34.17	-----	-----
271,428 83	165,272 23	60.39	109,398 01	39.29	40.54	-----	-----
379,511 82	72,419 02	19.06	293,491 62	71.75	77.23	-----	-----
1,249,534 27	872,417 96	70.00	415,179 68	32.90	33.20	-----	-----
\$37,453,248 16	\$23,072,209 15	61.59	\$13,716,863 87	35.18	36.62	-----	-----
\$579,796 44	\$545,652 50	61.98	\$321,537 07	31.87	36.47	\$85,000 00	8.50
77,408,988 81	43,222,326 03	62.28	28,978,711 54	33.84	37.42	5,778,412 06	11.54
37,453,248 16	23,072,209 15	61.59	13,716,863 87	35.18	36.62	-----	-----
\$115,743,962 41	\$71,889,487 68	62.15	\$42,912,181 96	34.96	37.00	\$6,958,412 06	11.48

TABLE IX.—Showing amount at risk and premiums charged by companies doing

Name and location.	One year or less.	
	Risks written.	Premiums.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$11,628,037	\$137,745 95
Grand Rapids Fire Ins. Co., Grand Rapids.....	7,691,907	107,387 82
Michigan Fire and Marine, Detroit.....	27,088,708	377,385 15
Total Michigan companies.....	\$46,408,642	\$622,518 92
<i>Companies of other states.</i>		
Ætna, Hartford, Conn.....	\$161,418,181	\$2,158,834 15
Agricultural, Watertown, N. Y.....	13,989,341	101,044 33
Albany, Albany, N. Y.....	7,100,917	61,669 20
Alliance Ins. Ass'n, New York, N. Y.....	24,686,061	141,873 16
American, Boston, Mass.....	16,459,370	180,947 56
American, Newark, N. J.....	36,472,230	300,459 77
American Central, St. Louis, Mo.....	86,654,547	475,705 63
American Fire, New York, N. Y.....	101,044,984	1,115,770 83
American Fire, Philadelphia, Pa.....	152,225,448	1,606,587 84
Artisans, Pittsburgh, Pa.....	1,586,627	17,821 68
Boylston, Boston, Mass.....	17,100,485	200,222 02
Broadway, New York, N. Y.....	13,491,024	105,656 03
Buffalo German, Buffalo, N. Y.....	23,155,457	264,454 39
California, San Francisco, Cal.....	28,830,813	378,102 15
Citizens', New York, N. Y.....	52,153,688	479,327 23
Citizens', Pittsburgh, Pa.....	19,673,787	240,848 37
Commerce, Albany, N. Y.....	8,942,317	88,218 47
Commonwealth, New York, N. Y.....	16,984,182	188,252 68
Concordia Fire, Milwaukee, Wis.....	16,594,532	225,968 50
Connecticut Fire, Hartford, Conn.....	62,842,721	643,009 73
Continental, New York, N. Y.....	170,017,517	1,447,047 66
Cooper, Dayton, O.....	7,246,322	89,815 32
Delaware, Philadelphia, Pa.....	23,830,648	274,364 68
Dwelling House, Boston, Mass.....	5,712,015	40,800 13
Eagle Fire, New York, N. Y.....	13,210,598	80,587 34
Equitable Fire and Marine, Providence, R. I.....	20,063,898	240,144 41
Eureka Fire and Marine, Cincinnati, O.....	3,279,748	40,151 10
Farmers' Fire, York, Pa.....	17,353,512	229,150 02
Farragut Fire, New York, N. Y.....	18,730,195	136,705 44
Fireman's, Newark, N. J.....	25,267,736	210,530 45
Firemen's Fund, San Francisco, Cal.....	67,128,635	872,676 13
Fire Association, Philadelphia, Pa.....	108,197,116	1,381,885 63
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	12,868,406	139,078 25
Franklin Fire, Philadelphia, Pa.....	29,804,832	331,880 03
German, Freeport, Ill.....	35,900,635	526,639 55
German American, New York, N. Y.....	202,304,122	1,929,146 99
German Fire, Peoria, Ill.....	9,492,777	122,997 76
German Fire, Pittsburgh, Pa.....	15,226,010	165,937 13
Germania Fire, New York, N. Y.....	102,531,689	740,923 17
Girard Fire and Marine, Philadelphia, Pa.....	28,927,266	258,636 07
Glens Falls, Glens Falls, N. Y.....	27,496,171	270,863 76
Granite State Fire, Portsmouth, N. H.....	21,057,598	286,629 33
Greenwich, New York, N. Y.....	97,514,778	726,436 66
Hanover Fire, New York, N. Y.....	84,381,878	862,856 68

business in Michigan in 1891, for the different terms for which policies were written.

Two years.		Three years.		Four years.		Five years.	
Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
\$17,600	\$157 96	\$9,914,185	\$109,224 64	\$158,850	\$1,189 75	\$1,227,266	\$18,283 45
86,926	1,012 88	4,312,700	46,581 52	14,735	151 08	311,804	4,885 84
29,877	279 16	15,606,571	167,189 95	128,860	1,069 57	2,988,420	38,423 14
\$138,903	\$1,450 02	\$27,883,256	\$322,916 11	\$801,945	\$2,430 40	\$4,537,490	\$61,341 93
\$10,696,936	\$108,070 94	\$142,187,153	\$1,482,187 29	\$10,600,269	\$115,998 05	\$64,236,674	\$821,909 99
80,672	422 44	189,717,686	501,588 65			50,158,865	647,568 17
452,925	2,601 86	5,621,245	45,714 00	25,204	222 81	982,821	11,079 68
210,055	1,491 94	24,456,080	97,676 47	1,179,837	5,069 35	949,186	8,944 84
		7,759,488	81,763 13	283,656	2,156 50	7,231,701	78,158 95
844,708	2,809 43	49,045,910	327,654 34	969,196	7,872 56	16,420,806	172,825 28
489,224	5,762 81	25,863,785	300,298 09	880,578	6,887 40	15,888,178	206,659 62
1,106,627	7,265 96	32,699,008	270,817 42	654,764	6,160 85	10,360,820	117,967 65
2,226,974	29,969 86	58,365,975	625,870 23	485,850	4,132 88	42,741,567	509,914 59
8,900	22 67	1,962,606	21,968 12	1,500	27 50	209,949	2,697 81
240,768	1,756 03	7,103,718	76,516 68	809,266	2,926 30	13,000,369	140,657 19
		14,224,083	47,064 00			406,905	4,214 50
153,539	1,698 83	27,298,379	273,444 98	451,515	3,969 87	6,191,816	74,825 81
265,413	2,358 02	13,890,100	154,186 63	222,553	2,197 05	3,045,796	48,889 47
573,721	3,939 05	58,104,223	383,847 07	923,418	5,599 61	10,179,626	121,571 95
324,853	3,186 47	12,081,686	133,076 65	298,660	5,206 29	1,140,121	13,508 72
14,500	149 10	4,668,401	47,699 10	84,850	875 15	861,644	11,500 47
206,807	1,968 87	1,267,021	13,468 18	195,835	1,799 78	1,021,486	10,005 95
269,318	2,828 88	23,610,615	268,916 44	59,463	600 74	4,788,070	67,411 38
1,467,985	14,908 82	48,601,759	528,986 68	1,249,525	12,777 18	25,654,853	337,521 02
3,194,102	15,124 44	191,429,075	1,334,598 42	4,615,239	30,466 10	165,074,194	2,163,674 08
		9,672,711	100,901 60			3,985,648	44,987 89
259,504	3,308 74	6,240,169	69,191 91	61,450	569 28	3,974,194	48,371 05
269,509	2,662 59	15,677,996	147,751 82	379,294	3,761 22	12,950,968	144,783 04
57,000	265 71	28,088,488	163,628 51	865,066	2,966 56	2,277,868	20,896 49
222,141	1,584 32	4,845,887	50,558 78	299,994	2,897 39	7,319,136	65,975 04
		2,418,686	27,467 96			3,122,366	40,040 38
34,550	150 61	25,492,373	239,692 87			7,821,659	108,069 87
687,804	2,341 50	11,841,451	92,930 70	198,750	1,268 88	1,706,273	18,681 88
		23,724,740	163,384 22	301,131	2,366 94	7,747,180	82,668 55
1,270,159	15,635 76	48,106,927	599,618 82	1,071,424	10,050 87	17,391,465	217,579 15
1,144,781	9,997 77	69,100,502	635,925 80	2,042,813	18,793 40	49,198,623	596,982 01
139,681	1,480 58	2,267,041	33,402 66	160,275	1,760 31	8,193,879	98,513 75
227,265	2,404 60	28,907,362	291,204 92	652,648	6,358 21	21,810,660	265,323 68
1,079,127	10,114 88	53,427,809	793,528 45	1,545,231	27,087 81	87,968,612	1,377,512 68
4,080,226	32,096 39	190,816,018	1,493,496 02	3,690,677	38,061 21	72,318,818	788,174 20
		2,618,009	23,467 61			8,545,980	39,765 78
252,789	2,623 53	15,775,990	182,455 15	109,475	1,426 78	1,730,840	28,075 10
701,261	5,010 95	119,406,166	1,003,982 53	1,413,728	11,819 91	33,515,430	381,686 74
270,549	2,248 07	22,293,790	248,633 96	1,327,210	10,189 55	15,177,678	166,189 38
713,251	6,663 24	65,507,967	610,120 68	3,039,510	25,674 48	20,842,867	259,178 26
355,137	2,933 17	8,324,126	96,480 00	2,307,463	23,150 46	6,112,765	64,791 71
2,364,449	7,382 36	163,611,617	639,194 67	1,716,156	8,999 84	25,636,042	158,425 84
489,428	4,914 36	69,794,372	644,847 02	1,685,392	16,931 13	25,590,412	301,907 74

TABLE IX.—CONTINUED.

Name and location.	One year or less.	
	Risks written.	Premiums.
<i>Companies of other states.—Con.</i>		
Hartford Fire, Hartford, Conn.	\$156,672,609	\$3,126,906 54
Home, New York, N. Y.	333,506,063	2,919,389 00
Insurance Company of North America, Philadelphia, Pa.	293,308,068	2,589,375 32
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	20,296,964	224,228 75
Jersey City, Jersey City, N. J.	9,237,705	109,234 57
Kings County Fire, Brooklyn, N. Y.	6,435,467	48,576 18
Manufacturers and Builders' Fire, New York, N. Y.	23,802,784	307,241 13
Manufacturers and Merchants' Pittsburgh, Pa.	7,022,851	75,977 28
Mechanics', Philadelphia, Pa.	18,246,323	172,289 70
Mercantile Fire and Marine, Boston, Mass.	12,772,346	123,973 98
Merchants', Newark, N. J.	55,364,573	667,575 14
Merchants', Providence, R. I.	19,506,069	330,233 12
Milwaukee Mechanics', Milwaukee, Wis.	33,418,984	469,278 95
Mutual Fire, New York, N. Y.	14,000	88 10
National Fire, Hartford, Conn.	85,586,641	1,069,746 76
National Fire, New York, N. Y.	19,148,578	303,335 03
Newark Fire, Newark, N. J.	15,515,040	154,396 41
New Hampshire Fire, Manchester, N. H.	31,442,506	511,098 03
New York Bowery Fire, New York, N. Y.	18,591,740	237,786 56
Niagara Fire, New York, N. Y.	130,423,366	1,375,446 98
Northwestern National, Milwaukee, Wis.	27,331,933	340,397 14
Oakland Home, Oakland, Cal.	19,415,836	316,474 83
Ohio, Dayton, O.	1,908,947	37,968 98
Ohio Farmers, LeRoy, O.	23,182,690	132,629 43
Orient, Hartford, Conn.	62,648,163	850,296 40
Pacific Fire, New York, N. Y.	20,287,367	194,398 12
Pennsylvania Fire, Philadelphia, Pa.	82,014,803	1,066,090 08
People's Fire, Manchester, N. H.	29,050,167	370,810 22
Phenix, Brooklyn, N. Y.	205,326,442	2,374,402 21
Phoenix, Hartford, Conn.	156,235,674	1,650,100 48
Providence Washington, Providence, R. I.	72,677,514	685,427 90
Queen Insurance Co. of America, New York, N. Y.	106,464,927	1,321,100 37
Reading Fire, Reading, Pa.	21,063,949	282,965 08
Reliance, Philadelphia, Pa.	17,669,994	160,563 22
Rochester German, Rochester, N. Y.	27,441,451	332,551 89
Rockford, Rockford, Ill.	12,422,335	149,143 99
Rutger's Fire, New York, N. Y.	8,253,756	60,407 84
Security, Cincinnati, O.	3,337,852	41,556 76
Security, New Haven, Conn.	28,924,711	303,730 24
Springfield Fire and Marine, Springfield, Mass.	82,997,310	1,132,159 77
Spring Garden, Philadelphia, Pa.	23,461,008	252,498 35
State Investment and Insurance Co., San Francisco, Cal.	27,895,218	419,547 91
St. Paul Fire and Marine, St. Paul, Minn.	38,925,365	551,330 01
St. Paul German, St. Paul, Minn.	39,398,953	442,900 99
Sun, San Francisco, Cal.	8,850,216	134,973 14
Syndicate, Minneapolis, Minn.	13,264,537	187,978 35
Teutonia, Fire, Philadelphia, Pa.	1,529,388	11,529 48
Teutonia Fire and Marine, Dayton, O.	2,709,690	31,212 50
Traders', Chicago, Ill.	34,274,912	490,851 72
Union, Philadelphia, Pa.	21,256,324	171,517 96
Union Fire, Buffalo, N. Y.	2,561,352	56,334 39
United Firemen's, Philadelphia, Pa.	21,843,614	210,258 18
United States Fire, New York, N. Y.	14,140,201	126,183 72
Western, Pittsburgh, Pa.	10,063,068	121,576 65
Westchester Fire, New York, N. Y.	63,340,758	698,163 46
Williamsburgh City Fire, Brooklyn, N. Y.	43,776,112	365,326 29
Total companies of other States	\$4,624,845,715	\$50,157,731 66

TABLE IX.—CONTINUED.

Two years.		Three years.		Four years.		Five years.	
Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
\$1,114,320	\$9,581 03	\$170,585,428	\$1,681,967 06	\$4,958,197	\$44,371 57	\$98,217,626	\$1,157,824 05
17,494,145	84,470 00	237,715,586	2,187,658 00	7,949,090	73,851 00	204,728,659	2,548,196 00
3,367,861	29,418 60	146,696,231	1,859,792 88	4,833,545	45,079 97	95,867,262	1,123,363 24
497,811	3,429 15	12,013,125	99,686 86	565,118	6,683 00	8,918,746	96,728 05
		9,536,436	101,237 20			8,171,497	35,679 42
24,000	151 88	3,136,992	16,157 12	6,450	52 13	77,400	820 95
14,250	102 14	19,749,536	132,922 53	198,060	1,812 49	1,996,968	17,997 09
108,556	991 26	4,144,938	46,101 46	6,700	56 03	409,180	5,178 38
737,818	9,921 84	2,046,427	19,606 10	450,239	6,887 06	816,020	10,047 88
115,968	806 68	3,976,727	42,592 97	166,681	774 33	4,183,961	47,070 09
208,907	1,930 39	37,905,496	368,185 76	532,508	4,960 99	19,205,272	217,063 34
129,577	1,111 88	5,276,349	54,570 75	245,713	2,612 45	5,243,958	57,065 38
		430,711	215,369 54			7,967,906	181,291 18
773,443	7,491 88	49,540,205	560,239 05	1,495,625	14,555 26	36,746,364	463,648 78
		3,473,068	38,917 08			327,099	3,671 72
15,550	110 77	13,735,046	110,360 04	47,600	483 61	2,641,979	30,404 34
1,253,118	12,569 88	33,971,310	386,301 55	3,833,794	38,098 07	23,409,954	261,174 08
14,250	104 18	1,835,711	12,765 05	8,917	67 89	284,429	3,683 39
3,226,701	21,044 87	159,601,283	1,004,256 80	2,279,836	21,819 11	41,980,868	469,063 11
		43,453,940	466,823 49			21,619,542	296,457 55
21,080	369 55	5,402,225	88,344 38	36,630	696 13	892,847	17,439 40
		577,691	24,546 53			861,469	11,690 45
1,096,133	5,469 18	84,958,065	574,373 14	1,753,378	13,876 71	171,412,299	1,890,853 74
249,414	1,416 17	36,906,246	380,656 98	960,839	7,636 73	18,002,737	221,586 86
		19,845	123,524 95	304,638	2,533 00	4,085,899	43,062 31
206,831	1,294 25	88,138,596	416,271 23	2,141,705	21,670 73	32,762,974	379,109 65
1,194,931	12,802 82	13,861,328	143,436 23	1,980,299	20,208 68	9,965,366	107,320 78
422,601	3,579 17	173,431,496	1,483,735 04	4,574,301	52,126 19	158,964,276	2,853,565 19
9,522,054	36,093 95	113,627,345	1,196,410 35	3,040,887	32,272 26	78,446,634	907,662 10
1,659,836	16,900 84	26,899,383	306,306 80	836,492	7,511 15	23,408,484	254,221 73
1,470,301	10,785 62	69,329,134	675,363 28	3,414,351	27,680 16	53,833,543	609,110 85
1,552,841	14,062 74	12,490,984	120,670 96			4,346,909	51,524 08
58,608	702 59	8,315,901	94,567 34	255,046	2,500 81	2,746,689	33,437 52
263,170	2,424 01	29,825,336	283,432 61	516,760	4,643 45	5,720,647	79,595 36
		14,170,043	156,634 98	14,781	139 16	43,365,450	586,614 80
38,830	208 90	3,108,692	21,600 97	29,060	955 27	477,895	5,975 26
		2,191,493	25,669 45			2,185,218	27,736 65
306,765	3,615 21	15,910,952	176,239 87	449,951	5,265 94	7,220,232	84,147 90
1,200,017	12,049 98	57,284,868	676,015 02	2,712,708	26,602 28	46,695,406	609,101 30
		8,897,002	88,140 15	258,280	2,474 62	5,765,917	69,469 69
300,762	3,418 78	4,067,898	62,278 53				
300,588	2,980 04	23,188,888	31,867 20	1,008,551	2,894 00	34,574,147	449,704 30
		8,501,797	102,133 21			2,438,442	40,580 89
125,308	1,612 31	7,075,249	100,678 40	22,765	278 09	283,644	4,964 14
		5,838,548	61,107 07	92,863	1,387 39	1,228,988	18,932 19
293,375	2,034 10	1,054,546	11,090 62			1,021,818	9,432 44
		8,791,827	97,257 94			814,388	11,787 39
419,109	3,669 76	15,970,145	202,835 79	1,214,414	10,066 38	8,207,166	116,419 93
196,738	1,541 05	9,262,496	90,537 85	821,615	8,139 86	7,564,428	69,799 99
		2,335,725	21,413 92			4,829,817	63,857 43
215,014	1,984 44	6,596,996	70,469 21	200,225	2,116 19	4,296,969	27,854 67
294,307	1,288 70	24,981,585	145,228 54	355,586	2,569 27	1,288,352	14,473 66
		5,023,467	51,993 70			23,977,998	274,349 25
1,125,074	8,564 42	72,759,047	618,374 84	1,409,223	11,323 47	13,664,558	125,364 85
188,014	1,309 08	58,191,406	394,002 58	893,923	7,540 66		
\$34,684,724	\$661,961 80	\$3,864,612,415	\$33,363,831 39	\$102,179,523	\$876,838 50	\$2,217,414,840	\$28,422,292 53

TABLE IX.—CONTINUED.

Name and location.	One year.	
	Risks written.	Premiums.
<i>Companies of foreign governments.</i>		
British American Assurance Co., Toronto, Can.....	\$31,957,098	\$409,946 00
Caledonian, Edinburgh, Scot.....	44,521,282	521,972 67
City of London Fire (limited), London, Eng.....	30,015,012	340,875 41
Commercial Union Assurance Co., London, Eng.....	90,531,004	2,191,995 45
Guardian Life and Fire Assurance Co., London, Eng.....	67,985,711	692,955 36
Hamburg Bremen Fire, Hamburg, Ger.....	68,384,355	870,442 82
Imperial Fire, London, Eng.....	83,354,994	905,948 31
Lancashire, Manchester, Eng.....	127,347,990	1,380,152 19
Lion Fire, London, Eng.....	83,025,486	407,080 61
Liverpool and London and Globe, Liverpool, Eng.....	314,233,642	3,389,835 70
London Assurance Corporation, London, Eng.....	79,532,186	763,932 25
London and Lancashire Fire, Liverpool, Eng.....	138,760,203	1,506,599 13
Manchester Fire Assurance Co., Manchester, Eng.....	54,454,536	710,818 79
Marine (limited), London Eng.....	127,749,279	1,580,952 50
Northern Assurance Co., London, Eng.....	76,062,284	878,707 02
Norwich Union Fire, Norwich, Eng.....	98,552,376	1,062,440 26
Phoenix Assurance Co., London, Eng.....	171,812,655	1,748,297 37
Prussian National, Stettin, Ger.....	7,342,149	110,787 13
Royal, Liverpool, Eng.....	300,353,056	2,864,956 92
Scottish Union and National, Edinburgh, Scot.....	48,255,948	512,590 02
Sun Insurance Office, London, Eng.....	95,214,362	1,196,978 28
Transatlantic Fire, Hamburg, Ger.....	22,606,065	232,216 09
Western Assurance Co., Toronto, Can.....	51,871,300	647,878 81
Totals { Foreign companies.....	\$2,259,300,918	\$24,918,356 89
{ Companies of other states.....	4,624,845,715	50,187,781 66
{ Michigan companies.....	46,408,642	622,518 92
Aggregates.....	\$6,990,555,275	\$75,698,609 47

TABLE IX.—CONTINUED.

Two years.		Three years.		Four years.		Five years.	
Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
\$173,533	\$1,496 77	\$18,153,899	\$203,786 72	\$801,861	\$5,684 08	\$7,547,850	\$97,288 05
648,536	6,399 96	18,260,654	193,984 67	740,039	6,512 58	5,994,378	84,545 08
831,732	8,018 86	10,363,044	122,319 14	501,661	4,807 40	5,764,503	70,204 90
5,709,508	49,067 55	182,359,726	1,082,220 83	5,673,130	46,985 73	59,049,118	620,244 95
2,282,407	10,212 06	94,618,634	609,064 50	2,977,498	20,538 32	42,966,716	372,825 43
1,406,518	14,602 81	37,305,625	496,991 07	1,399,010	12,522 02	16,589,207	222,912 45
1,680,629	11,144 90	65,987,459	464,534 10	3,375,614	25,558 64	27,221,591	253,069 37
7,099,249	46,537 34	71,935,634	547,529 43	2,516,610	17,509 22	22,509,225	253,269 54
452,218	4,174 92	15,345,474	158,921 10	592,141	5,270 86	4,843,557	55,588 63
6,511,985	55,399 22	271,408,786	2,087,671 00	7,926,911	51,638 65	150,566,300	1,409,567 74
1,395,407	10,189 61	75,246,250	582,399 66	2,532,270	21,036 55	31,184,908	304,919 99
3,140,831	16,684 25	134,151,969	906,514 90	5,870,582	39,824 81	37,833,213	372,375 76
1,409,500	11,258 84	11,493,969	149,599 12	779,206	6,021 84	4,362,773	59,946 99
1,902,395	16,536 23	115,089,562	1,042,982 68	8,662,076	81,089 96	59,785,442	680,549 96
144,717	1,808 08	44,143,286	440,300 67	575,321	5,897 08	30,908,606	296,149 47
1,732,493	11,506 70	64,625,244	542,868 68	1,765,677	15,113 91	24,257,140	270,966 80
2,631,861	38,497 30	73,538,445	587,049 31	2,706,522	22,862 33	49,102,823	466,771 34
229,685	569 70	2,042,993	83,367 64	12,150	838 25	98,945	2,437 08
16,296,134	91,207 08	217,969,249	1,708,064 79	9,125,926	77,950 18	143,727,949	1,540,044 04
850,812	6,187 86	36,006,986	296,030 38	1,807,615	10,411 60	9,615,202	121,961 17
325,862	571 62	87,813,710	726,373 95	275,611	947 42	56,393,688	559,687 08
-----	-----	9,604,915	90,708 13	-----	-----	2,834,976	38,962 85
-----	-----	24,114,535	316,167 83	-----	-----	8,770,888	127,327 77
-----	-----	-----	-----	-----	-----	-----	-----
\$56,808,191	\$405,695 38	\$1,681,247,801	\$12,240,619 81	\$54,910,430	\$428,012 90	\$801,347,308	\$8,328,696 44
84,634,724	661,961 80	3,864,612,415	33,363,381 39	102,179,528	876,883 50	2,217,414,840	23,422,292 53
133,903	1,450 02	27,883,256	322,946 11	301,945	2,430 40	4,587,490	61,341 93
\$141,076,818	\$1,069,107 15	\$5,523,793,472	\$46,926,896 81	\$157,391,903	\$1,807,276 80	\$3,023,300,183	\$36,812,330 90

TABLE IX.—CONCLUDED.

Name and location.	Six years.	
	Risks.	Premiums.
Etna, Hartford, Conn.	\$29,0000	\$64 00
Alliance Ins. Association, New York, N. Y.		
American Fire, Philadelphia, Pa.		
Continental, New York, N. Y.		
Delaware, Philadelphia, Pa.	18,500	275 00
Dwelling House, Boston, Mass.		
Farmers' Fire, York, Pa.		
Fire Association, Philadelphia, Pa.		
Fire Ins. Co. of the County of Phil., Pa.	54,321	1,167 60
Franklin Fire, Philadelphia, Pa.		
Girard Fire and Marine, Philadelphia Pa.	318,150	4,561 14
Greenwich, New York, N. Y.	22,500	129 50
Hanover Fire, New York, N. Y.	74,833	1,612 14
Home, New York, N. Y.		
Ins. Co. of North America, Philadelphia, Pa.	1,625,560	27,800 33
Ins. Co. of the State of Pa., Philadelphia, Pa.	319,676	4,754 98
Jersey City, Jersey City, N. J.		
Mechanics', Philadelphia, Pa.		
Merchants', Newark, N. J.	206,150	2,266 73
Pennsylvania Fire, Philadelphia, Pa.		
Queen Ins. Co. of America, New York, N. Y.	14,608	364 84
Reading Fire, Reading, Pa.		
Reliance, Philadelphia, Pa.		
Security, New Haven, Conn.	6,000	184 99
Spring Garden, Philadelphia, Pa.	15,000	301 66
Teutonia Fire, Philadelphia, Pa.		
Union, Philadelphia, Pa.		
United Firemen's, Philadelphia, Pa.	447,650	5,063 50
Royal, London, Eng.	174,804	2,335 06
Phoenix Assurance, London, Eng.	109,175	1,187 09
London and Lancashire, London, Eng.	154,796	768 63
London Assurance Corporation, London, Eng.	114,911	1,699 89
Liverpool, London and Globe, Liverpool, Eng.	2,677,940	22,968 35
Lancashire, Manchester, Eng.		
Totals	\$6,362,560	\$90,435 42

TABLE IX.—CONCLUDED.

Seven years.		Eight years.		Ten years.		Perpetual.	
Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
37,000	\$81 25					\$1,298,750	\$81,996 00
330,728	7,307 25			\$319,811	\$3,801 08		
535,358	4,304 06						
7,000	201 73						
						18,300	372 00
						166,675	5,162 17
						84,521,028	2,022,691 78
68,500	1,827 32			21,900	420 25	69,964,627	1,419,378 56
						16,602,869	379,750 08
						50,000	1,035 00
2,195,621	16,442 00						
						12,650	871 75
						9,164,056	204,740 15
618,462	10,043 12			1,064,450	12,808 06		
29,000	670 00	\$3,100	\$11 16	13,500	71 00		
						143,050	4,200 91
129,400	1,948 61			22,800	294 50	5,089,068	138,040 73
10,000	112 42			5,000	75 00		
74,750	2,382 17			60,475	879 05	17,738,945	422,238 29
80,500	1,368 75					1,034,360	23,741 12
						1,308,328	38,638 67
						27,492,827	684,456 99
						5,909,446	5,928 28
462,728	15,542 76	29,500	2,579 05	681,764	9,112 07		
				2,750	29 95		
155,235	2,989 07	7,250	168 05	476,108	3,716 07		
						18,300	866 00
						10,257,438	349,662 29
						170,000,000	971,437 80
\$4,924,277	\$65,221 13	\$39,850	2,738 26	\$2,615,058	\$31,201 97	\$411,744,762	\$6,655,004 58

TABLE X.—Showing location and names of officers of the fire, fire marine, and marine insurance companies authorized to do business in this State, and the names and residences of attorneys for companies of other states and countries upon whom process can be served.

Name and location.	Incorporated.	President.	Secretary.	Attorneys for service of process.	
				Name.	Residence.
Michigan companies.					
Detroit Fire and Marine, Detroit.....	1866	Wm. A. Moore.....	C. L. Andrews.....		
Grand Rapids Fire Insurance Co., Grand Rapids.....	1882	S. F. Aspinall.....	W. F. McBain.....		
Michigan Fire and Marine, Detroit.....	1881	D. Whitney, Jr.....	Eugene Harbeck.....		
Companies of other states.					
Admitted.					
Aetna, Hartford, Conn.....	1869	Jotham Goodnow.....	Andrew C. Bayne.....	Geo. W. Chandler.....	Detroit.
Agricultural, Watertown, N. Y.....	1867	Jean R. Stebbins.....	Wm. Stevens.....	John C. Goodrich.....	Detroit.
Albany, Albany, N. Y.....	1881	J. Howard King.....	Richard V. Dewitt.....	Jeremiah S. Verner.....	Detroit.
Alliance Insurance Association, New York, N. Y.....	1880	James Yereance.....	A. Malby.....	Eugene Harbeck.....	Detroit.
American, Boston, Mass.....	1881	Francis Peabody.....	J. W. Field.....	James T. Sterling.....	Detroit.
American, Newark, N. J.....	1880	F. H. Harris.....	James H. Worden.....	Frank H. Blackman.....	Detroit.
American Central, St. Louis, Mo.....	1870	Geo. T. Cran.....	Chas. Christensen.....	Julius Stoll.....	Detroit.
American Fire, New York, N. Y.....	1879	David Adee.....	Wm. H. Crolius.....	Jeremiah S. Verner.....	Detroit.
American Fire, Philadelphia, Pa.....	1874	T. H. Montgomery.....	Richard Maris.....	L. H. Fox.....	Detroit.
Artisans, Pittsburgh, Pa.....	1886	A. J. Barr.....	Chas. P. Smith.....	Peter Schulte.....	Detroit.
Baylston, Boston, Mass.....	1879	Geo. H. Balch.....	Washington Glover.....	Byron Whitaker.....	Detroit.
Broadway, New York, N. Y.....	1889	E. B. Magnus.....	Geo. W. Jones.....	Peter Schulte.....	Detroit.
Buffalo German, Buffalo, N. Y.....	1869	Philip Becker.....	Oliver J. Eggert.....	Karl Schmemmann.....	Detroit.
California, San Francisco, Cal.....	1882	L. L. Brownell.....	W. H. C. Fowler.....	Geo. W. Chandler.....	Detroit.
Citizens', New York, N. Y.....	1865	Edward A. Walton.....	Frank M. Parker.....	E. R. Merrifield.....	Lansing.
Citizens', Pittsburgh, Pa.....	1883	Wm. G. Johnston.....	J. R. Sniveley.....	A. C. Blodget.....	Detroit.
Commerce, Albany, N. Y.....	1865	G. A. Van Allen.....	E. D. Jannison.....	Alex. A. Seenger.....	Detroit.
Commonwealth, New York, N. Y.....	1889	M. M. Belding.....	Chas. S. Bartow.....	L. N. Pittman.....	Detroit.
Concordia Fire, Milwaukee, Wis.....	1886	J. H. Imbisch.....	G. Wollaege.....	H. A. Christensen.....	Detroit.
Connecticut Fire, Hartford, Conn.....	1869	J. D. Browne.....	Chas. R. Burt.....	Chas. F. Feltler.....	Detroit.
Continental, New York, N. Y.....	1869	F. C. Moore.....	Edward Lanning.....	Ira Worcester.....	Detroit.
Cooper, Dayton, O.....	1888	W. P. Callahan.....	Chas. W. Schink.....	Jas. T. Sterling.....	Detroit.
Delaware, Philadelphia, Pa.....	1880	J. Paulding.....	Henry Lyburn.....	Eugene Harbeck.....	Detroit.
Dwelling House, Boston, Mass.....	1880	Chas. K. Nichols.....	Henry F. Perkins.....	Henry Ohrus.....	Detroit.
Eagle Fire, New York, N. Y.....	1888	A. J. Clinton.....	Thos. J. Gaines.....	James A. Jones.....	Detroit.

Equitable Fire and Marine, Providence, R. I.	1872	Fred W. Arnold.	J. E. Tillmghast.	Francis O. Davenport.	Detroit.
Isreks Fire and Marine, Cincinnati, O.	1867	F. H. Rothler.	Adam Heuss.	H. C. Klockenk.	Lansing.
Farmers' Fire, York, Pa.	1866	G. Edward Herah.	David Strickler.	Alfred Huncalok.	Detroit.
Farragut Fire, New York, N. Y.	1880	J. E. Leffingwell.	Samuel Darbes.	J. C. Barton.	Detroit.
Fireman's, Newark, N. J.	1880	John H. Kase.	Chas. Colyer.	Chas. L. Clark.	Detroit.
Firemen's Fund, San Francisco, Cal.	1864	David J. Staples.	R. Faymonville.	Geo. C. Cooper.	Lansing.
Fire Association, Philadelphia, Pa.	1873	E. C. Irvin.	Benj. T. Harkness.	Thos. J. Reilly.	Detroit.
Fire Insurance Company of the County of Philadelphia, Philadelphia, Pa.	1873	James H. Stone.	Chas. R. Peck.	Ira Worcester.	Detroit.
Franklin Fire, Philadelphia, Pa.	1870	Jas. M. McAllister.	Exra T. Cresson.	Francis O. Davenport.	Detroit.
German, Freeport, Ill.	1866	C. O. Collman.	Wm. Trembor.	Horsea F. Cornell.	Kalamazoo.
German American, New York, N. Y.	1872	Emil Oalberman.	James A. Silvey.	Alex. Seeger.	Detroit.
German Fire, Peoria, Ill.	1887	R. Gremer.	Theo. J. Muller.	Henry C. Klockenk.	Lansing.
German Fire, Pittsburgh, Pa.	1885	A. E. White.	F. S. Gross.	R. H. Brown.	Detroit.
Germania Fire, New York, N. Y.	1861	Hugo Schumann.	Chas. Ruykhafer.	E. R. Merrifield.	Lansing.
Grand Fire and Marine, Philadelphia, Pa.	1870	Alfred S. Gillett.	Edwin F. Merrill.	Chas. L. Clark.	Detroit.
Glens Falls, Glens Falls, N. Y.	1867	T. L. Cunningham.	R. A. Little.	Wm. A. Shinkman.	Grand Rapids.
Granite State Fire, Portsmouth, N. H.	1866	Frank Jones.	Alfred Howard.	R. Whitaker.	Detroit.
Greenwich, New York, N. Y.	1879	Mason A. Stone.	William Adams.	Eber Ward.	Detroit.
Hanover Fire, New York, N. Y.	1864	J. Remsen Leno.	Chas. L. Roe.	E. R. Merrifield.	Lansing.
Hartford Fire, Hartford, Conn.	1859	Geo. L. Chase.	P. C. Royce.	Geo. W. Chandler.	Detroit.
Home, New York, N. Y.	1859	Daniel A. Heald.	Wm. L. Biegelow.	Arthur Marks.	Detroit.
Insurance Company of North America, Philadelphia, Pa.	1864	Chas. Platt.	Greville E. Fryer.	Thos. J. Reilly.	Detroit.
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	1875	Geo. G. Crowell.	A. B. Barla.	Byron Whitaker.	Detroit.
Jersey City, Jersey City, N. J.	1860	Nathaniel Foote.	C. F. Patterson.	Louis L. Barton.	Detroit.
Kings County Fire, Brooklyn, N. Y.	1873	Wm. E. Harvell.	E. S. Terhune.	R. B. Loomis.	Grand Rapids.
Manufacturers and Builders' Fire, New York, N. Y.	1879	Edward V. Low.	L. Jay Nestell.	Peter Schulte.	Detroit.
Manufacturers and Merchants', Pittsburgh, Pa.	1866	C. W. Batchelder.	Wm. T. Adair.	Peter Schulte.	Detroit.
Mechanics', Philadelphia, Pa.	1866	Chas. J. Gallagher.	Simon J. Martin.	Alfred H. Hall.	Detroit.
Mercantile Fire and Marine, Boston, Mass.	1873	Geo. B. Rogers.	James Simpson.	James T. Sterling.	Detroit.
Merchants', Newark, N. J.	1873	Harry Powles.	J. P. Mulliken.	Henry C. Munson.	Detroit.
Merchants', Providence, R. I.	1865	W. T. Barn.	W. P. Goodwin.	Francis O. Davenport.	Detroit.
Milwaukee Mechanics', Milwaukee, Wis.	1883	Christian P. Reusser.	Adam Canner.	H. C. Klockenk.	Lansing.
Mutual Fire, New York, N. Y.	1861	Joe. C. Hale.	Jas. W. Darbrow.	Theo. H. Heachman.	Detroit.
National Fire, Hartford, Conn.	1872	James Nichola.	E. G. Richards.	Samuel H. Row.	Lansing.
National Fire, New York, N. Y.	1871	Henry T. Drowne.	F. H. Katenstroth.	Henry C. Munson.	Detroit.
Newark Fire, Newark, N. J.	1873	John J. Henry.	Oscar O. Brewer.	Chas. L. Clark.	Detroit.
New Hampshire Fire, Manchester, N. H.	1867	Jas. T. Weston.	John C. French.	Geo. W. Chandler.	Detroit.
New York Bowery Fire, New York, N. Y.	1868	H. Silberhorn.	H. Patterson.	F. O. Davenport.	Detroit.
Niagara Fire, New York, N. Y.	1869	Peter Notman.	Geo. C. Howe.	E. R. Merrifield.	Lansing.
Northwestern National, Milwaukee, Wis.	1872	Alfred James.	John F. McGreor.	H. S. Fenner.	Detroit.
Oakland Home, Oakland, Cal.	1891	Wm. E. Jones.	Joseph S. Sinery.	H. C. Klockenk.	Lansing.
Ohio, Dayton, O.	1879	J. A. Waters.	John H. Bell.	James G. Horton.	Detroit.
Ohio Farmers, LeRoy, O.	1865	James C. Johnson.	O. S. Wells.	Edward A. Hough.	Jackson.

TABLE X.—CONTINUED.—*Showing location and names of officers.*

Name and location.	Incorporated.	President.	Secretary.	Attorneys for service of process.	
				Name.	Residence.
Orient, Hartford, Conn.	1872	Chas. B. Whiting.....	James N. Taintor.....	Peltier & Belanger.....	Detroit.
Pacific Fire, New York, N. Y.	1879	Frank T. Stinson.....	Geo. Jeremiah.....	F. O. Davenport.....	Detroit.
Pennsylvania Fire, Philadelphia, Pa.	1871	R. Dale Benson.....	W. G. Crowell.....	Thos. J. Rely.....	Detroit.
People's Fire, Manchester, N. H.	1886	J. C. Moon.....	S. B. Stearns.....	A. A. Parker.....	Detroit.
Phoenix, Brooklyn, N. Y.	1859	Geo. P. Sheldon.....	Chas. C. Little.....	Ira Worcester.....	Detroit.
Phoenix, Hartford, Conn.	1859	D. W. C. Skilton.....	Geo. H. Burdeek.....	F. O. Davenport.....	Detroit.
Protection Mutual Fire, Chicago, Ill.	1880	Geo. W. Powell.....	F. L. Bellows.....	John Widdicombe.....	Grand Rapids.
Providence Washington, Providence, R. I.	1872	J. H. DeWolf.....	E. L. Watson.....	Jas. H. Garnsey.....	Detroit.
Queen Insurance Co. of America, New York, N. Y.	1881	Jas. A. Macdonald.....	Geo. W. Burchell.....	J. S. Vernet.....	Detroit.
Reading Fire, Reading, Pa.	1888	Wm. A. Arnold.....	S. E. Ancona.....	James J. Clark.....	Detroit.
Reliance, Philadelphia, Pa.	1891	Thos. C. Hill.....	Wm. Chubb.....	Ira Worcester.....	Detroit.
Rochester German, Rochester, N. Y.	1872	Frederick Cook.....	H. F. Atwood.....	Oliver C. Kemp.....	Greenville.
Rockford, Rockford, Ill.	1891	John Lake.....	Chas. E. Sheldon.....	R. F. Hartenstein.....	Detroit.
Rutgers Fire, New York, N. Y.	1879	E. B. Fellows.....	Henry C. Kreiser.....	James A. Jones.....	Detroit.
Security, Cincinnati, O.	1887	F. A. Rothler.....	Adam Bemis.....	H. C. Klockstein.....	Lansing.
Security, New Haven, Conn.	1875	Chas. S. Leete.....	H. Mason.....	Wm. Mc Bain.....	Saginaw.
Springfield Fire and Marine, Springfield, Mass.	1859	A. J. Wright.....	S. J. Hall.....	J. S. Vernet.....	Detroit.
Spring Garden, Philadelphia, Pa.	1898	W. G. Warden.....	G. B. Armitage.....	A. G. Lindsey.....	Detroit.
State Investment and Insurance Co., San Francisco, Cal.	1900	Geo. L. Brander.....	Chas. H. Cushing.....	John Drake.....	Bay City.
St. Paul Fire and Marine, St. Paul, Minn.	1872	C. H. Bigelow.....	C. B. Gilbert.....	C. H. Osband.....	Lansing.
St. Paul German, St. Paul, Minn.	1890	Albert Scheffer.....	J. Quincy Hase.....	Chas. H. Garrett.....	Kalamazoo.
San, San Francisco, Cal.	1894	C. L. Taylor.....	W. H. Friend.....	John C. Goodrich.....	Detroit.
Syndicate, Minneapolis, Minn.	1890	J. De Laître.....	Jacob Stone.....	David Beveridge.....	Detroit.
Tentonia Fire, Philadelphia, Pa.	1896	Eugene Franseen.....	Thos. Chamberlin.....	Peter Schulte.....	Detroit.
Tentonia Fire and Marine, Dayton, O.	1881	Edward Pape.....	J. Linxweller.....	Lewis Atkins.....	Port Huron.
Traders, Chicago, Ill.	1872	E. Buckingham.....	R. J. Smith.....	Samuel H. Row.....	Lansing.
Union Fire, Philadelphia, Pa.	1877	Chas. H. Hollinshead.....	Edward B. Daniels.....	F. O. Davenport.....	Detroit.
Union Fire, Buffalo, N. Y.	1875	Geo. Sandrock.....	Alex. Martin.....	Karl Schmemmann.....	Detroit.
United Firemen's, Philadelphia, Pa.	1894	Robert B. Beath.....	Dennis J. Sweeney.....	Henry C. Munson.....	Detroit.
United States Fire, New York, N. Y.	1882	W. W. Underhill.....	W. H. Griffin.....	James A. Jones.....	Detroit.
Western, Pittsburgh, Pa.	1896	Alex. Nimick.....	W. P. Herbert.....	A. C. Bledget.....	Detroit.
Westchester Fire, New York, N. Y.	1872	Geo. B. Crawford.....	J. Q. Underhill.....	Joseph W. Bailey.....	Lansing.
Williamaburgh City Fire, Brooklyn, N. Y.	1872	Marshall S. Driggs.....	Fred H. Way.....	A. G. Lindsey.....	Detroit.

TABLE X.—CONCLUDED.—Showing location and names of officers.

Name and location.	Admitted.	Managers U. S. Branches.	Managers Western Department.	Attorney for Michigan.
<i>Companies of foreign governments.</i>				
British America Assurance Co., Toronto, Can.	1874	L. Allyn Wright, New York		Lucian H. Fox, Detroit.
British and For. Mar. (limited), Liverpool, Eng.	1888	Henry W. Brown, Philadelphia		Wm. H. Wells, Detroit.
Caledonian, Edinburgh, Scot.	1880	John C. Paige, 30 Kilby St., Boston		Henry C. Munson, Detroit.
City of London Fire (limited), London, Eng.	1883	Chas. Sewall, 48 Pine St., New York		Cyrus E. Perkins, Gd. Rapids
Commercial Union Assurance Co., London, Eng.	1872			Chas. F. Paltier, Detroit.
Guardian Life and Fire Ass'ce Co., London, Eng.	1878	Henry E. Bowers, 50 Pine St., New York		J. S. Vernor, Detroit.
Hamburg Bremen Fire, Hamburg, Ger.	1872	F. O. Alfeld, 62 Cedar St., New York		Julius Stoll, Detroit.
Imperial Fire, London, Eng.	1870	John C. Paige, 30 Kilby St., Boston	Daniel C. Oemun, 240 La Salle St., Chicago	E. R. Merrifield, Lansing.
Lancashire, Manchester, Eng.	1872	E. Litchfield, 25 Pine St., New York	P. A. Montgomery, Chicago	Peltier & Belanger, Detroit.
Lion Fire, London, Eng.	1881	M. Bennett, Hartford, Conn.		Edwin J. Booth, Detroit.
Liverpool & London & Globe, Liverpool, Eng.	1882	Henry W. Eaton, 45 William St., New York	W. S. Warren, Chicago	A. G. Lindsay, Detroit.
London Assurance Corporation, London, Eng.	1872	G. H. Marks, 60 Wall St., New York	Chas. L. Case, Chicago	John G. Erwin, Detroit.
London and Lancashire Fire, Liverpool, Eng.	1879	Jeffrey Beavan, New York	J. S. Belden, Chicago	Frank Blackman, Detroit.
Manchester Fire Assurance Co., Manchester, Eng.	1880	Hugo Menzel, New York	W. W. Dudley, Chicago	Roswell Mott, Lansing.
Mannheim, Mannheim, Ger.	1887			Henry C. Munson, Detroit.
Marine (limited), London, Eng.	1887	Percy Chubb, New York	C. A. Macdonald, Chicago	James W. Miller, Detroit.
North British and Mercantile, London, Eng.	1888	Sam'l P. Blegdon, 54 William St., New York		T. F. McLaren, Detroit.
Northern Assurance Co., London, Eng.	1876	Geo. W. Babb, Jr., 38 Pine St., New York	Wm. D. Crooke, Chicago	A. G. Lindsay, Detroit.
Norwich Union Fire, Norwich, Eng.	1880	J. Montgomery Haire, 61 Wall St., New York		A. G. Lindsay, Detroit.
Phoenix Assurance Co., London, Eng.	1880	A. D. Irving, 67 Wall St., New York		James T. Clark, Detroit.
Prusiana National, Stettin, Ger.	1881	Theo. W. Letton, Chicago, Ill.		B. Whitaker, Detroit.
Reliance Marine (limited), Liverpool, Eng.	1880	E. F. Reddall, 50 Wall St., New York	Crosby & Macdonald, Chicago	Henry McMorran, Pt. Huron.
Royal, Liverpool, Eng.	1870	M. Bennett, Hartford, Conn.	E. L. Allen, Chicago	J. S. Vernor, Detroit.
Scottish Union and National, Edinburgh, Scot.	1881	Percy Chubb, New York		F. O. Davenport, Detroit.
Sea Insurance Co. (limited), Liverpool, Eng.	1880		C. A. Macdonald, Chicago	Henry McMorran, Pt. Huron.
Standard Marine (limited), Liverpool, Eng.	1880	J. B. Barrett, 50 Wall St., New York		Packer & Miller, Detroit.
Sun Insurance Office, London, Eng.	1882	J. J. Guile, 54 Pine St., New York		Lewis F. Margah, Detroit.
Transatlantic Fire, Hamburg, Ger.	1878	E. Harbers, 54 Pine St., New York		F. O. Davenport, Detroit.
Union Marine (limited), Liverpool, Eng.	1882	Jones & Watstock, 51 Wall St., New York		James M. Jones, Detroit.
Western Assurance Co., Toronto, Can.	1872			James M. Jones, Detroit.

TABLE X.—CONTINUED.—*Showing location and names of officers.*

Name and location.	Incorporated.	President.	Secretary.	Attorneys for service of process.	
				Name.	Residence.
Orient, Hartford, Conn.	1872	Chas. B. Whiting.....	James N. Talbot.....	Peltier & Belanger.....	Detroit.
Pacific Fire, New York, N. Y.	1879	Frank T. Scinson.....	Geo. Jeremiah.....	F. O. Davenport.....	Detroit.
Pennsylvania Fire, Philadelphia, Pa.	1871	R. Dale Benson.....	W. G. Crowell.....	Thos. J. Reilly.....	Detroit.
People's Fire, Manchester, N. H.	1886	J. C. Moon.....	S. B. Stearns.....	A. A. Parker.....	Detroit.
Phenix, Brooklyn, N. Y.	1889	Geo. P. Sheldon.....	Chas. C. Little.....	Ira Worcester.....	Detroit.
Phoenix, Hartford, Conn.	1889	D. W. C. Skilton.....	Geo. H. Burdeck.....	F. O. Davenport.....	Detroit.
Provident Mutual Fire, Chicago, Ill.	1880	Geo. W. Powell.....	F. L. Bellows.....	John Widdicombe.....	Grand Rapids.
Providence Washington, Providence, R. I.	1872	J. H. DeWolf.....	E. L. Watson.....	Jas. H. Gurnsey.....	Detroit.
Queen Insurance Co. of America, New York, N. Y.	1891	Jas. A. Macdonald.....	Geo. W. Burchell.....	J. S. Verner.....	Detroit.
Reading Fire, Reading, Pa.	1888	Wm. A. Arnold.....	S. E. Ancona.....	James J. Clark.....	Detroit.
Reliance, Philadelphia, Pa.	1891	Thos. C. Hill.....	Wm. Chubb.....	Ira Worcester.....	Detroit.
Rochester German, Rochester, N. Y.	1872	Frederick Cook.....	H. F. Atwood.....	Oliver C. Kemp.....	Greenville.
Rockford, Rockford, Ill.	1891	John Lake.....	Chas. E. Sheldon.....	R. F. Hartenstein.....	Detroit.
Rutgers Fire, New York, N. Y.	1879	E. B. Fellows.....	Henry C. Kreiser.....	James A. Jones.....	Detroit.
Security, Cincinnati, O.	1887	F. A. Rothier.....	Adam Bernia.....	H. C. Klocksalem.....	Lansing.
Security, New Haven, Conn.	1875	Chas. S. Leete.....	H. Mason.....	Wm. Mc Bain.....	Saginaw.
Springfield Fire and Marine, Springfield, Mass.	1859	A. J. Wright.....	S. J. Hall.....	J. S. Verner.....	Detroit.
Spring Garden, Philadelphia, Pa.	1893	W. G. Warden.....	G. B. Armitage.....	A. G. Lindsey.....	Detroit.
State Investment and Insurance Co., San Francisco, Cal.	1890	Geo. L. Brander.....	Chas. H. Cushing.....	John Drake.....	Bay City.
St. Paul Fire and Marine, St. Paul, Minn.	1872	C. H. Bigelow.....	C. B. Gilbert.....	C. H. Osband.....	Lansing.
St. Paul German, St. Paul, Minn.	1890	Albert Scheffer.....	J. Quincy Hase.....	Chas. H. Garrett.....	Kalamazoo.
Sun, San Francisco, Cal.	1884	C. L. Taylor.....	W. H. Friend.....	John C. Goodrich.....	Detroit.
Syndicate, Minneapolis, Minn.	1890	J. De Laittre.....	Jacob Stone.....	David Beveridge.....	Detroit.
Teutonia Fire, Philadelphia, Pa.	1896	Eugene Franzen.....	Thos. Chamberlin.....	Peter Schulte.....	Detroit.
Teutonia Fire and Marine, Dayton, O.	1881	Edward Page.....	J. Linxweiler.....	Lewis Atkins.....	Port Huron.
Traders, Chicago, Ill.	1872	E. Buckingham.....	R. J. Smith.....	Samuel H. Row.....	Lansing.
Union, Philadelphia, Pa.	1877	Chas. H. Hollinshead.....	Edward B. Daniels.....	F. O. Davenport.....	Detroit.
Union Fire, Buffalo, N. Y.	1875	Geo. Sandrock.....	Alex. Martin.....	Karl Schmemmann.....	Detroit.
United Firemen's, Philadelphia, Pa.	1884	Robert B. Beath.....	Deunla J. Sweeney.....	Henry C. Munson.....	Detroit.
United States Fire, New York, N. Y.	1892	W. W. Underhill.....	W. H. Griffin.....	James A. Jones.....	Detroit.
Western, Pittsburgh, Pa.	1896	Alex. Nimick.....	W. P. Herbert.....	A. C. Blodgett.....	Detroit.
Westchester Fire, New York, N. Y.	1872	Geo. B. Crawford.....	J. Q. Underhill.....	Joseph W. Bailey.....	Lansing.
Williamsburgh City Fire, Brooklyn, N. Y.	1872	Marshall S. Driggs.....	Fred H. Way.....	A. G. Lindsey.....	Detroit.

TABLE X.—CONCLUDED.—Showing location and names of officers.

Name and location.	Admitted.	Managers U. S. Branches.	Managers Western Department.	Attorney for Michigan.
<i>Companies of foreign governments.</i>				
British American Assurance Co., Toronto, Can.	1874	L. Allen Wright, New York		Inclan H. Fox, Detroit.
British and For. Mar. (limited), Liverpool, Eng.	1886	Henry W. Brown, Philadelphia		Wm. E. Wells, Detroit.
Caledonian, Edinburgh, Scot.	1886	John C. Paige, 30 Kilby St., Boston		Henry C. Munson, Detroit.
City of London Fire (limited), London, Eng.	1883	Chas. Sewall, 4 Pine St., New York		Cyrus S. Perkins, Gdt. Rapids
Commercial Union Assurance Co., London, Eng.	1873			Chas. F. Feltier, Detroit.
Guardian Life and Fire Ass'n Co., London, Eng.	1878	Henry E. Bowers, 50 Pine St., New York		J. S. Vernor, Detroit.
Hamburg Bremen Fire, Hamburg, Ger.	1872	F. O. Alfred, 62 Cedar St., New York		Julius Stoll, Detroit.
Imperial Fire, London, Eng.	1870	John C. Paige, 30 Kilby St., Boston	Daniel C. Osmun, 240 La Salle St., Chicago	E. R. Merrifield, Lansing.
Lancashire, Manchester, Eng.	1873	E. Litchfield, 25 Pine St., New York	P. A. Montgomery, Chicago	Feltier & Belanger, Detroit.
Lion Fire, London, Eng.	1881	M. Bennett, Hartford, Conn.		Edwin J. Booth, Detroit.
Liverpool & London & Globe, Liverpool, Eng.	1882	Henry W. Eaton, 45 William St., New York	W. S. Warren, Chicago	A. G. Lindsay, Detroit.
London Assurance Corporation, London, Eng.	1872	G. H. Marks, 69 Wall St., New York	Chas. L. Case, Chicago	John G. Erwin, Detroit.
London and Lancashire Fire, Liverpool, Eng.	1879	Jeffrey Beavan, New York	J. S. Belden, Chicago	Frank Blackman, Detroit.
Manchester Fire Assurance Co., Manchester, Eng.	1880	Hugo Menzel, New York	W. W. Dudley, Chicago	Roswell Mott, Lansing.
Mannheim, Mannheim, Ger.	1887			Henry C. Munson, Detroit.
Marine (limited), London, Eng.	1887	Percy Chubb, New York	C. A. Macdonald, Chicago	James W. Miller, Detroit.
North British and Mercantile, London, Eng.	1883	Sam'l J. Hagdon, 54 William St., New York		T. F. McLaren, Detroit.
Northern Assurance Co., London, Eng.	1878	Geo. W. Babbs, Jr., 38 Pine St., New York	Wm. D. Crooke, Chicago	A. G. Lindsay, Detroit.
Norwich Union Fire, Norwich, Eng.	1880	J. Montgomery Haire, 61 Wall St., New York		A. G. Lindsay, Detroit.
Phoenix Assurance Co., London, Eng.	1880	A. D. Irving, 67 Wall St., New York		James T. Clark, Detroit.
Prussian National, Stettin, Ger.	1891	Theo. W. Letton, Chicago, Ill.		B. Whitaker, Detroit.
Reliance Marine (limited), Liverpool, Eng.	1890	E. F. Beidal, 90 Wall St., New York	Crosby & Macdonald, Chicago	Henry McMorran, Pt. Huron.
Royal, Liverpool, Eng.	1870	M. Bennett, Hartford, Conn.	E. L. Allen, Chicago	J. S. Vernor, Detroit.
Scottish Union and National, Edinburgh, Scot.	1881	Percy Chubb, New York	C. A. Macdonald, Chicago	F. O. Davenport, Detroit.
Sea Insurance Co. (limited), Liverpool, Eng.	1880			Henry McMorran, Pt. Huron.
Standard Marine (limited), Liverpool, Eng.	1880	J. B. Barrett, 50 Wall St., New York		Packer & Miller, Detroit.
Sun Insurance Office, London, Eng.	1882	J. J. Guile, 54 Pine St., New York		Lewis F. Margah, Detroit.
Transatlantic Fire, Hamburg, Ger.	1878	E. Harbers, 54 Pine St., New York		F. O. Davenport, Detroit.
Union Marine (limited), Liverpool, Eng.	1882	Jones & Whitlock, 51 Wall St., New York		James M. Jones, Detroit.
Western Assurance Co., Toronto, Can.	1872			James M. Jones, Detroit.

STATISTICAL TABLES

COMPILED FROM ANNUAL STATEMENTS OF

MUTUAL FIRE INSURANCE COMPANIES

FOR THE YEAR 1891.

TABLE XI.—*Exhibit of membership, risks and assessments of the mutual fire*

File No.	Name of company.	Incorporated.	Mem-	
			Number Dec. 31, 1890.	Increase during 1891.
Insuring farm property.				
50	Citizens' Mutual Fire Ins. Co. of Calhoun Co.	1880	1,798	163
32	Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	1874	972	56
35	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	1874	4,358	102
38	Citizens' Mutual Fire Ins. Co. of Oakland, Genesee & Shiawassee Co's.	1874	2,017	484
66	Citizens' Mutual Fire Ins. Co. of Pulaski	1881	406	55
67	Concordia Mutual Insurance Co.	1896	542	101
42	Eastern Jackson Farmers' Mutual Insurance Co.	1878	362	54
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	1870	2,582	396
22	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	1863	4,516	777
3	Farmers' Mutual Fire Ins. Co. of Berrien Co.	1890	2,484	681
12	Farmers' Mutual Fire Ins. Co. of Branch Co.	1893	2,482	229
89	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1862	2,129	270
16	Farmers' Mutual Fire Ins. Co. of Cass Co.	1868	3,581	239
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.	1863	8,091	320
38	Farmers' Mutual Fire Ins. Co. of G'd Traverse, Antrim & Leelanaw Co's	1875	906	99
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	1893	4,004	352
8	Farmers' Mutual Fire Ins. Co. of Ingham Co.	1892	2,088	295
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.	1893	2,504	294
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.	1892	2,450	150
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	1893	1,772	166
14	Farmers' Mutual Fire Ins. Co. of Kent Co.	1893	8,021	401
7	Farmers' Mutual Fire Ins. Co. of Lenawee Co.	1892	6,276	800
37	Farmers' Mutual Fire Ins. Co. of Macomb Co.	1875	2,532	172
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	1899	772	104
51	Farmers' Mutual Fire Ins. Co. of Mecosta Co.	1890	61	31
18	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	1893	5,470	554
73	Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's.	1888	255	21
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.	1878	763	74
84	Farmers' Mutual Fire Ins. Co. of Otsego, Crawford & Rosecommon Co's	1890	153	7
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	1878	1,089	176
13	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1893	1,601	182
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	1893	534	101
83	Farmers' North'n Mut. Ins. Co. of Marquette, Delta & Menominee Co's	1890	79	31
80	Finlanders' Mutual Fire Ins. Co. of Houghton Co.	1890	110	49
20	Genesee Co. Farmers' Mutual Fire Ins. Co.	1863	3,895	405
69	German Baptist Bre'n F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	1887	538	202
94	German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	1874	1,994	136
45	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	1878	1,458	54
57	German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc.	1868	401	104
1	German Farmers' Fire Ins. Co. of Washtenaw Co.	1899	1,321	99
52	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	1891	2,578	87
28	Lapeer Co. Farmers' Mutual Fire Ins. Co.	1871	1,556	249
10	Livingston County Mutual Fire Ins. Co.	1863	2,425	190
27	Monitor Mutual Fire Insurance Co.	1870	4,077	247
40	Patrons' Mutual Fire Ins. Co.	1876	1,847	198
29	People's Mut. Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	1872	861	121
61	Scandinavian Farmers' Mut. Fire Ins. Co. of Montcalm & Kent Co's.	1894	254	43
4	Shiawassee Mutual Fire Ins. Co.	1861	2,435	224
31	Southern Washtenaw F. M. F. Insurance Co.	1878	272	18
68	Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's.	1887	172	12
96	Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	1875	926	40
15	Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1893	788	84
79	Tuscola County Farmers' Mutual Fire Ins. Co.	1899	469	424
2	Washtenaw Mutual Fire Ins. Co. of Washtenaw Co.	1890	2,419	148

1891.]

COMMISSIONER OF INSURANCE.

insurance companies of Michigan during the year ending December 31, 1891

Steamships.		Risks.				Assessments levied in 1891.
Decrease during 1891.	Number Dec. 31, 1891.	In force Dec. 31, 1890.	Increase during 1891.	Decrease during 1891.	In force Dec. 31, 1891.	
120	1,836	\$2,932,165	\$262,180	\$284,540	\$2,969,805	\$7,566 08
128	1,028	1,270,847	156,315	---	1,311,007	2,463 23
350	4,827	6,845,989	182,162	260,566	6,670,545	12,893 73
19	2,751	2,778,850	467,648	351,179	2,905,319	5,600 83
12	442	646,406	76,530	53,415	699,510	661 91
30	681	561,549	185,662	15,169	699,342	1,464 84
223	382	691,945	53,475	56,000	719,420	2,099 56
169	2,755	2,899,967	237,547	250,339	3,977,195	5,947 86
490	5,124	6,259,420	908,500	219,613	7,083,867	12,693 89
74	2,675	3,172,325	894,627	536,901	3,530,951	7,519 33
75	2,687	4,369,808	301,719	152,184	4,519,338	7,632 75
129	2,834	4,361,903	451,844	359,845	4,508,902	10,065 20
235	3,741	5,921,865	598,945	289,645	6,196,165	14,723 97
43	3,186	3,969,538	554,832	415,572	4,086,348	8,490 63
175	962	1,130,436	183,530	44,420	1,324,596	4,734 47
340	4,181	7,258,062	661,446	323,376	7,616,162	12,969 22
159	2,948	4,723,509	413,730	509,172	4,632,057	16,326 46
60	2,639	4,586,160	496,740	245,831	4,836,569	7,724 00
98	2,540	5,062,565	263,750	242,345	5,078,460	10,063 81
295	1,845	4,377,135	475,715	398,545	4,514,306	8,531 68
609	3,127	5,207,550	646,067	430,580	5,423,077	15,940 65
44	6,467	10,728,135	1,345,800	1,081,790	10,991,948	20,714 47
10	2,060	3,906,572	257,264	192,542	3,971,594	2,523 74
157	827	917,800	96,300	60,406	994,696	1,901 06
57	85	76,068	31,986	17,021	90,996	591 61
12	5,867	8,889,931	928,891	367,050	9,401,822	12,299 92
9	129	293,242	12,575	115,439	195,878	1,842 14
48	815	985,515	148,875	62,017	1,017,373	---
64	151	137,525	6,650	7,975	136,210	1,825 00
15	1,217	1,484,678	231,080	87,736	1,616,023	2,826 84
32	1,719	3,284,500	371,155	153,365	3,502,290	1,627 59
179	629	606,730	134,905	24,175	917,460	1,968 66
31	105	35,960	15,115	4,250	87,535	---
13	127	96,125	17,310	8,906	107,080	---
50	4,121	6,279,514	739,408	363,853	6,662,369	11,427 78
13	709	700,894	254,536	32,707	922,723	781 73
40	2,097	2,648,236	105,767	10,068	2,748,952	4,029 17
585	1,462	2,256,536	110,408	89,244	2,277,690	4,976 46
55	492	875,896	157,907	25,902	705,301	598 06
193	1,850	3,374,750	220,250	115,325	3,479,675	2,400 85
151	2,075	3,733,046	1,108,046	1,013,611	2,822,585	11,139 58
100	1,750	2,425,517	369,066	80,955	2,734,626	6,261 92
75	2,481	4,556,184	851,520	267,639	4,586,821	9,010 80
30	4,173	5,915,538	504,650	317,345	6,102,398	12,304 07
137	1,940	2,563,590	266,069	181,650	2,725,230	7,910 41
6	907	1,154,305	132,504	94,615	1,192,094	2,123 01
6	267	322,088	63,050	25,308	349,883	510 95
39	2,522	4,217,678	852,739	630,970	4,389,444	6,436 79
11	284	662,325	44,500	25,350	701,475	913 61
107	178	190,581	10,452	8,326	187,307	361 87
	927	1,187,966	89,666	80,250	1,147,431	2,275 97
	896	1,048,251	124,418	112,083	1,059,686	1,152 26
	862	372,573	369,381	5,585	786,819	---
	2,460	4,754,660	246,666	115,065	4,786,070	7,122 80

TABLE XI.—

File No.	Name of company.	Incorporated.	Mem-	
			Number Dec. 31, 1890.	Increase during 1891.
<i>Insuring farm property.—Continued.</i>				
86	Farmers' Mutual Fire Ins. Co. of Alpena, Alcona & Montmorency Co's.	1891	-----	196
76	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet & Cheboygan Co's	1888	324	18
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's	1888	121	-----
77	Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	1889	140	5
Totals			100,503	11,984
<i>Insuring other than farm property.</i>				
70	a Detroit Manufacturers' Mutual Fire Ins. Co.	1887	-----	-----
68	b Manufacturers' Mutual Fire Ins. Co., Grand Rapids	1885	-----	-----
85	Saginaw Valley Mutual Fire Ins. Co.	1890	545	411
34	Michigan Millers' Mutual Fire Ins. Co.	1881	495	108
48	Mut. City and Village Fire Ins. Co. of Berrien, Cass & Van Buren Co's	1878	1,417	219
23	St. Joseph Co. Village Fire Ins. Co.	1863	1,120	212
87	Michigan Mutual Fire Ins. Co., Lansing	1891	-----	110
62	Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	1885	1,397	158
65	Southern Michigan Mut. Tornado, Cyclone and Wind Storm Ins. Co.	1896	155	1
Totals			5,629	1,214

CONTINUED.

berships.		Risks.				Assessments levied in 1891.	Average rate per cent.	File No.
Decrease during 1891.	Number Dec. 31, 1891.	In force Dec. 31, 1890.	Increase during 1891.	Decrease during 1891.	In force Dec. 31, 1891.			
	186	\$256,190		\$8,700	\$247,490	\$1,261 76	.005	86
17	325	940,335	\$17,750	25,950	332,185			76
20	101	140,450		27,325	113,125			75
117	28	200,270	4,000	170,000	34,270	984 86		77
6,521	105,468	\$164,972,428	\$17,358,135	\$11,266,281	\$170,674,083	\$316,838 94		
								70
								68
550	406	\$347,794 00	\$589,686 00	\$790,369 00	\$647,111 00			85
97	501	2,416,965 14	549,081 00	1,542,916 06	1,728,110 00	* \$32,516 02	.28	54
109	1,527	1,266,112 00	183,415 00	164,350 00	1,285,177 00	9,500 00	.0045	46
57	1,275	1,226,788 00	172,562 00	47,940 00	1,351,360 00	2,029 35	.0015	23
	110	110,850 00			110,850 00			87
12	2,043	1,803,445 00	163,950 00	12,600 00	1,954,795 00			62
	156	178,475 00	800 00		179,275 00			65
825	6,018	\$7,739,529 14	\$2,070,324 00	\$2,558,175 06	\$7,251,678 00	\$44,045 37		

* Assessment made on deposit notes.

a Being closed up by officers of the company.

b In hands of receiver appointed February 16, 1891; no report made to this bureau.

TABLE XII.—Showing the nature of the resources and liabilities of the mutual fire insurance companies of Michigan insuring farm property, for the year ending December 31, 1891.

Line No.	Name of company.	Resources.				Liabilities.			
		Cash,	Assets on hand, standing.	Miscellaneous.	Total resources.	Losses due and unpaid.	Due for borrowed money.	All other claims.	Total liabilities.
50	Citizens' Mutual Fire Insurance Co. of Calhoun Co.	\$76 75	\$520 76	\$11 34	\$608 85	\$2,312 40		\$454 60	\$2,767 00
51	Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.	3,015 34			3,015 34				
52	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	932 85	1,115 46	14 42	2,072 73	9,066 05	\$7,500 00	681 70	11,187 75
53	Citizens' Mutual Fire Insurance Co. of Muskegon, etc.								
54	Citizens' Mutual Fire Insurance Co. of Oakland, Genesee and Shiawassee Co's.	457 54	5,609 38		6,067 92		4,985 86	664 52	5,600 38
55	Citizens' Mutual Fire Insurance Co. of Pulaski.								
56	Concordia Mutual Insurance Co.	411 00	90 12		501 12				
57	Eastern Jackson Farmers' Mutual Insurance Co.	376 66	134 66		511 32				
58	Farmers' Mutual Fire Insurance Co. of Allegan and Ottawa Co's.	6 65	375 15	23 60	405 40		1,313 80		1,313 80
59	Farmers' Mutual Fire Insurance Co. of Barry and Eaton Co's.	478 13	700 00		1,178 13	62 75	800 00	13 50	376 25
60	Farmers' Mutual Fire Insurance Co. of Berrien Co.	526 68	12,223 89	597 49	13,348 06	2,238 20	8,598 06	500 00	11,946 28
61	Farmers' Mutual Fire Insurance Co. of Branch Co.		878 89		878 89	1,660 00	1,476 24		3,136 24
62	Farmers' Mutual Fire Insurance Co. of Calhoun Co.	326 75	7,632 75		7,959 50	7,637 14		600 00	8,237 14
63	Farmers' Mutual Fire Insurance Co. of Cass Co.	1,112 21	116 55		1,228 06	2,519 76		223 60	2,749 36
64	Farmers' Mutual Fire Insurance Co. of Clinton Co.	25 13	130 00		155 13	2,276 87	13,345 00		15,621 87
65	Farmers' Mutual Fire Insurance Co. of Grand Traverse, Antrim and Leelanaw Co's.	382 99	922 75		1,315 74	690 26			690 26
66	Farmers' Mutual Fire Insurance Co. of Hilledale Co.	41 51	474 73		516 24				
67	Farmers' Mutual Fire Insurance Co. of Ingham Co.		1,119 33		1,119 33	1,710 96	783 59		2,494 55
68	Farmers' Mutual Fire Insurance Co. of Ionia Co.	250 76	789 35		990 11	100 00	2,108 00		2,208 00
69	Farmers' Mutual Fire Insurance Co. of Jackson Co.	230 51	131 94		365 45	964 00	6,065 13		7,019 12
70	Farmers' Mutual Fire Insurance Co. of Kalamazoo Co.	3,780 19	6,652 10	100 00	6,733 10	800 00	2,999 58	110 00	3,909 58
71	Farmers' Mutual Fire Insurance Co. of Kent Co.	4,210 92	698 09		4,904 01	3,323 60			3,323 60
72	Farmers' Mutual Fire Insurance Co. of Leelanaw Co.	2,841 81	18,372 65		20,714 47		20,714 47		20,714 47
73	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	75 26	29 77	45 00	150 03		400 00		400 00
74	Farmers' Mutual Fire Insurance Co. of Mecosta Co.	101 55	785 72		840 27	716 50	1,231 58		1,948 08
75	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	4 16		4 16	4 16				
76	Farmers' Mutual Fire Insurance Co. of Ogemaw, Arenac and Iosco Co's.	4,142 13	8,047 86		12,189 99	1,616 04	12,150 00	150 00	14,116 04
77	Farmers' Mutual Fire Insurance Co. of Ottawa and Allegan Co's.	362 84	928 89		1,291 23	1,531 63	900 00	962 00	3,413 93
78	Farmers' Mutual Fire Insurance Co. of Oscego, Crawford and Roscommon Co's.	1,254 97			1,254 97			17 00	17 00
79	Farmers' Mutual Fire Insurance Co. of Saginaw Co.	14 07	915 51		939 58	1,203 00			1,203 00
80	Farmers' Mutual Fire Insurance Co. of St. Clair and Sanilac Co's.	224 15	128 84	44 86	398 87	700 00	90 00	325 00	1,115 00
81	Farmers' Mutual Fire Insurance Co. of St. Joseph Co.	166 77			166 77	3,115 55		103 00	3,217 55

† No report received.

TABLE XIII.—Showing sources of income during the year 1891 of the mutual fire insurance companies of Michigan.

File No.	Name of company.	Cash balances at commencement of year.	Cash premiums.	From assessments levied during the year.	From assessments levied during prior years.	From fees and percentages.	From loans.	From other sources.	Total cash resources during the year.
50	Citizens' Mutual Fire Ins. Co. of Calhoun Co.	\$17 00	---	\$7,163 92	\$257 05	\$224 13	---	---	\$7,662 16
52	Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	1,430 65	---	2,463 23	---	371 65	---	\$97 28	4,322 79
32	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	940 66	\$573 26	11,238 27	1,976 26	514 11	---	185 85	15,226 91
35	Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	127 57	---	4,974 96	59 74	1,151 48	\$4,939 86	---	11,253 81
66	Citizens' Mutual Fire Ins. Co. of Pultski	396 59	---	571 79	83 11	60 74	100 00	---	1,162 23
67	Concordia Mutual Ins. Co.	180 71	---	1,380 13	---	223 71	200 00	---	1,964 60
42	Eastern Jackson Farmers' Mutual Ins. Co.	6 65	---	1,714 41	123 77	45 22	2,600 00	\$ 136 41	4,625 56
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	---	675 09	5,247 35	915 00	197 74	2,438 11	---	9,528 30
23	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	8,316 96	236 69	470 00	5,576 96	1,561 51	8,588 08	---	19,750 20
33	Farmers' Mutual Fire Ins. Co. of Berrien Co.	---	---	7,519 33	50 91	219 00	11,409 54	18 08	19,216 86
12	Farmers' Mutual Fire Ins. Co. of Branch Co.	254 55	---	---	5,743 49	512 30	---	---	6,515 54
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1,009 09	---	10,066 85	32 00	538 27	---	---	11,646 21
16	Farmers' Mutual Fire Ins. Co. of Cass Co.	47 50	---	14,908 83	---	996 94	13,345 00	52 96	28,646 28
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.	720 25	---	7,538 08	521 87	---	---	---	8,780 20
38	Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's.	304 67	138 58	4,251 14	8 18	174 00	4,249 27	---	4,876 57
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	548 82	---	11,963 49	176 55	1,083 44	---	---	17,971 57
8	Farmers' Mutual Fire Ins. Co. of Ingham Co.	312 77	---	15,377 68	244 07	450 75	6,178 81	8 77	22,567 85
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.	256 87	43 18	7,589 05	140 89	56 00	6,636 66	---	14,751 66
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.	304 41	---	8,416 21	5,605 63	294 72	6,604 84	60 00	16,285 21
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	3,272 20	---	8,872 80	---	477 45	3,096 66	---	15,449 11
14	Farmers' Mutual Fire Ins. Co. of Kent Co.	8,291 67	370 40	15,247 56	289 19	532 10	---	231 11	19,952 08
7	Farmers' Mutual Fire Ins. Co. of Lenawee Co.	---	---	2,341 81	14,432 75	810 69	20,714 47	---	38,349 72
37	Farmers' Mutual Fire Ins. Co. of Macomb Co.	20 50	---	2,498 97	---	170 42	600 00	---	3,254 99
81	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	169 05	76 43	4,162 38	31 00	15 30	4,274 54	---	8,731 68
18	Farmers' Mutual Fire Ins. Co. of Mecosta Co.	---	32 30	591 51	---	48 50	---	7 11	679 72
41	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	2,199 47	---	9,666 30	8,286 39	1,145 67	18,252 00	18 33	39,540 16
73	Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Isabella Co's.	84 13	---	413 76	322 70	83 80	---	236 81	1,143 19
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.	1,128 76	106 66	---	286 87	140 50	---	46 00	1,687 81
84	Farmers' Mutual Fire Ins. Co. of Osego, Crawford and Roscommon Co's.	---	6 87	391 04	---	---	---	---	397 91
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	397 27	221 32	2,200 00	197 34	817 50	---	64 94	3,338 37
13	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	69 71	---	1,619 63	---	315 68	---	---	2,004 97
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	52 48	---	1,981 66	29 35	---	928 20	---	2,941 09
53	Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's.	171 54	212 29	---	---	55 50	---	---	439 33

	1,702 32	376 83	594 57	12,190 89	276 83	986 00	23 65	21 09	2,200 28
Finlanders' Mutual Fire Ins. Co. of Houghton Co.						505 00			13,252 15
Genesee County Farmers' Mutual Fire Ins. Co.									1,494 22
German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's				20 80	276 83	302 00	688 13	68 70	4,784 80
German Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's	199 40	306 93	127 52	3,987 98		336 90			3,961 80
German Farmers' Mutual Fire Ins. Co. of St. Clair Co.		670 80		4,109 31	1,328 57	4 55	2,848 57		884 74
German Farmers' Mutual Fire Ins. Co. of Sebawing, etc.	144 18	85 43		591 53	13 55				4,250 30
German Farmers' Fire Ins. Co. of Washienaw Co.		174 00		2,871 84	20 83	359 06	1,325 00		41,978 39
Ionia, Barab and Barry Farmers' Mutual Fire Ins. Co.	23 98	287 82		9,381 32	1,065 98	6 00	31,232 14	6 25	2,471 18
Lapeer County Farmers' Mutual Fire Ins. Co.	180 30	180 30		3,227 51	3,227 51			18 47	11,091 41
Livingston County Mutual Fire Ins. Co.	280 50	1,649 05		8,718 56		99 50	325 00	11 80	9,630 41
Monter Mutual Fire Insurance Co.		1 99			8,309 36	1,242 34		66 72	12,565 25
Patrons' Mutual Fire Ins. Co.	588 34			7,641 88	21 88	447 50	3,565 75		4,478 08
People's Mut. Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	18 97	38 10		2,006 70	163 47	56 00	2,161 27	3 57	1,101 36
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's		567 45		507 05	13 05	83 81		20 00	9,878 08
Shiawassee Mutual Fire Insurance Co.	219 02	2,658 07		6,302 98	6 70	360 64	350 72		1,010 41
Southern Washienaw F. M. F. Ins. Co.	44 50	34 80		913 61		18 00			345 31
Swedish Farmers' Mut. Fire Ins. Co. of Osceola and Wexford Co's		57 85		151 97	91 29	31 88		2 32	4,645 95
Tontonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's		219 79		2,051 16		233 19	2,375 00	16 39	1,389 84
Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co				1,138 60	1 66	469 53		1 75	1,990 55
Tuscola County Farmers' Mutual Fire Ins. Co.	1,116 57	402 40							12,211 33
Washienaw Mutual Fire Ins. Co. of Washienaw Co.		48 47		7,106 54	91 25	387 91	3,900 00	693 16	1,787 83
Farmers' Home Mutual Fire Ins. Co. of Genesee Co.		123 00		807 77	279 64	7 43	569 40	11 59	513 71
Farmers' Mutual Fire Ins. Co. of Charlevoix, etc.	27 83	28 05			171 01	86 82			83 00
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland, etc.					22 08	1 50		9 47	729 34
Farmers' Mutual Fire Ins. Co. of Alpena, Alcona, etc.				188 63		545 71			\$317,147 61
Total	\$6,105 75	\$29,458 06		\$237,126 65	\$59,554 73	\$18,241 12	\$164,465 69	\$2,135 01	
<i>Insuring other than farm property.</i>									
Saginaw Valley Mutual Fire Ins. Co.									\$3,000 00
Michigan Mutual Fire Ins. Co.	\$14,784 07								11,769 24
Michigan Mutual Fire Ins. Co.	18,883 79			\$32,516 02					864 98
Michigan Mutual Fire Ins. Co.	795 96					\$69 00			16,929 91
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's		698 21		8,567 00	\$131 19		\$7,508 15	27 36	21 45
St. Joseph County Village Fire Ins. Co.		241 13				357 59			1,665 00
Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.		590 86		163 95		330 96			2,090 23
Southern Michigan Mut. Tornado, Cyclone & Wind Storm Ins. Co.		31 06				1 85			32 43
Total	\$34,403 84	\$34,463 88		\$41,245 97	\$131 19	\$778 89	\$7,508 15	\$15,353 05	\$134,633 97

TABLE XIV.—*Mutual insurance companies of Michigan.—Expenditures, 1891.*

Name of company.	Loans paid.	Interest.	Salaries and fees.	Miscellaneous.	Losses paid.			Total expenses of management.	Total expenditures.
					Of 1889.	Of previous years.	Total.		
Insuring farm property.									
Citizens' Mutual Fire Ins. Co. of Calhoun Co.			\$645 34	\$392 81	\$5,074 31	\$1,472 95	\$6,547 26	\$1,038 15	\$7,585 41
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.			960 00	109 55	247 90		247 90	1,059 55	1,807 45
Citizens' Mut. Fire Ins. Co. of Kent, Allegan & Ottawa Co's.	\$1,000 00	\$253 63	1,645 73	1,500 95	8,555 59	1,363 16	9,918 75	3,405 31	14,324 06
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	3,798 17		1,275 18	889 45	3,948 37	985 90	4,932 27	2,104 63	10,792 07
Citizens' Mutual Fire Ins. Co. of Pultaski.	100 00	5 25	62 25	31 35	552 00		552 00	98 85	750 85
Concordia Mutual Insurance Co.			326 17	38 69	1,186 00		1,186 00	384 86	1,569 86
Eastern Jackson Farmers' Mutual Insurance Co.	1,686 20	59 00	169 85	66 35	2,637 40		2,637 40	285 21	4,618 81
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	3,501 28	170 86	1,172 66	514 63	2,166 17	1,531 46	3,696 63	1,853 26	9,050 17
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	4,260 00	246 55	2,044 75	891 83	6,856 75	4,933 65	11,790 40	3,183 12	19,223 52
Farmers' Mutual Fire Ins. Co. of Berrien Co.	10,407 88	345 97	518 66	1,501 13	4,491 40	1,961 83	6,443 23	2,965 75	19,216 86
Farmers' Mutual Fire Ins. Co. of Branch Co.			678 40	239 88	162 26	5,106 25	5,270 51	918 28	6,186 79
Farmers' Mutual Fire Ins. Co. of Calhoun Co.			900 64	455 18	9,278 18		9,278 18	1,255 83	10,534 00
Farmers' Mutual Fire Ins. Co. of Cass Co.	8,565 75	435 64	1,905 10	296 02	14,387 49	2,571 20	17,468 69	2,636 76	26,061 20
Farmers' Mutual Fire Ins. Co. of Clinton Co.		298 63	645 75	1,052 20	3,548 18	3,874 55	6,422 73	1,964 48	8,387 21
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's.	7,149 27	371 60	1,988 40	122 29	4,122 56	2,547 92	8,543 60	713 50	4,835 06
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.			464 52	247 98	5,966 68		5,966 68	2,462 89	18,155 16
Farmers' Mutual Fire Ins. Co. of Ingham Co.	11,678 81	532 83	859 65	1,211 65	6,335 15	1,200 00	8,035 15	2,608 18	22,317 09
Farmers' Mutual Fire Ins. Co. of Ionia Co.	7,419 78	508 84	927 70	431 58	4,115 03	1,065 22	5,180 25	1,915 12	14,581 15
Farmers' Mutual Fire Ins. Co. of Jackson Co.	6,535 58	898 25	550 89	550 89	8,141 49	489 00	8,580 49	1,166 14	16,286 21
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	8,000 00	40 27	889 00	183 95	7,606 70		7,606 70	1,063 22	11,068 92
Farmers' Mutual Fire Ins. Co. of Kent Co.	131 27		1,167 50	824 97	12,175 25	1,445 12	13,618 37	1,991 47	15,741 11
Farmers' Mutual Fire Ins. Co. of Lenawee Co.	14,432 75	779 08	1,359 36	1,451 11	16,606 90	1,088 21	17,645 11	8,890 06	26,007 91
Farmers' Mutual Fire Ins. Co. of Macomb Co.	1,500 00	89 00	440 95	232 68	967 00		967 00	752 63	3,209 63
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	3,000 00	83 14	514 98	104 69	4,927 37		4,927 37	702 76	6,630 13
Farmers' Mutual Fire Ins. Co. of Mecosta Co.			75 74	8 01	591 81		591 81	58 75	675 56
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	19,363 55	660 30	2,744 35	329 90	12,299 92		12,299 92	3,784 56	25,898 03
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's.		90 00	430 85	93 70	20 80	150 00	170 80	614 55	785 35
Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.			392 27	92 90	7 67		7 67	425 17	432 84
Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Roscommon Co's.			833 99	249 85	1,443 81	692 00	2,135 31	383 84	3,252 52
Farmers' Mutual Fire Ins. Co. of Saginaw Co.		81 23	794 84	241 14	67 03	1,444 13	1,511 21	576 90	1,886 20
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.		26 15	294 57	83 42	300 19	835 00	1,135 19	1,208 70	2,514 07
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	183 18		251 35	925 20					

Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's.	64 50	71 06	200 00	200 00	185 15	385 15
Finlanders' Mutual Fire Ins. Co. of Houghton Co.	265 90	64 31	551 08	551 08	270 21	521 29
Genesee County Farmers' Mutual Fire Ins. Co.	786 00	853 99	9,563 87	1,037 36	661 99	12,046 21
German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	286 60	108 86	423 00	423 00	389 58	1,494 22
German Farmers' M. F. Ins. Co. of Macomb & Wayne Co's.	876 30	57 15	904 28	2,001 72	980 55	3,865 58
German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	170 99	296 60	3,861 70	881 00	547 69	8,006 94
German Farmers' Mutual Fire Ins. Co. of Selkwaing, etc.	173 93	51 95	551 72	551 72	525 73	777 50
German Farmers' Fire Ins. Co. of Washtenaw Co.	584 11	133 71	967 63	426 35	699 93	3,408 93
Ionia, Easton and Barry Farmers' Mutual Fire Ins. Co.	1,153 09	2,064 59	4,640 94	2,461 23	4,359 24	41,703 14
Leapeer County Farmers' Mutual Fire Ins. Co.	198 80	417 03	1,807 35	1,807 35	615 58	2,423 13
Livingston County Mutual Fire Ins. Co.	1,148 75	146 35	4,895 62	2,550 50	1,295 00	8,553 62
Monitor Mutual Fire Ins. Co.	289 38	229 50	8 00	7,066 36	2,147 17	9,246 13
Patrons' Mutual Fire Ins. Co.	373 37	237 16	6,331 73	6,331 73	1,963 57	12,566 25
People's Mut. Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	965 90	372 43	1,202 67	368 05	1,306 63	4,379 48
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	55 13	31 49	5 00	1,406 45	86 62	91 62
Shiawassee Mutual Fire Ins. Co.	572 83	943 86	6,911 47	1,406 45	1,515 73	9,338 64
Southern Washtenaw F. M. F. Ins. Co.	107 75	22 50	813 70	813 70	180 25	948 95
Swedish Farmers' M. F. Ins. Co. of Osceola & Wexford Co's.	137 68	28 32	4 50	1,819 00	156 00	160 50
Tecumseh Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	371 13	159 73	831 95	831 95	760 66	4,904 68
Three Rivers Farmers' Mut. Fire Ins. Co. of St. Joseph Co.	651 08	224 86	662 62	662 62	875 92	1,368 54
Tuscola County Farmers' Mutual Fire Ins. Co.	2,025 00	8 50	6,333 88	2 00	1,235 83	12,071 31
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co.	947 90	218 54	785 00	725 00	1,589 45	1,589 45
Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	32 45	90 00	5 00	70 35	224 21	289 56
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet, etc.	169 16	55 02	33 00	33 00	33 00	33 00
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland, etc.	540 60	5 11	5 11	5 11	545 71	545 71
Farmers' Mutual Fire Ins. Co. of Alcona, Alpena & Montmorency Co.						
Totals	\$156,904 27	\$7,108 88	\$40,991 09	\$22,553 98	\$62,443 64	\$483,280 36
<i>Insuring other than farm property.</i>						
Saginaw Valley Mutual Fire Ins. Co.	\$4,767 49	\$5,950 01	\$8,218 85	\$2,616 55	\$10,717 50	\$21,552 90
Michigan Millers' Mutual Fire Ins. Co.	3,950 00	14,440 86	32,806 99	20,023 55	18,360 54	71,221 62
Michigan Mutual Fire Ins. Co.	171 84	298 78	298 78	298 78	298 78	298 78
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	1,147 19	715 75	5,557 56	1,907 98	1,982 94	16,797 39
St. Joseph Co. Village Fire Ins. Co.	567 59	35 50	25 89	25 89	568 09	418 96
Michigan Mut. Tornado, Cyclone and Wind Storm Ins. Co.	186 28	880 45	880 45	880 45	555 73	1,929 81
Totals	\$10,789 39	\$21,741 47	\$46,609 29	\$24,568 08	\$71,147 32	\$112,601 72

incurred for the year ending December 31, 1891.

Name of company.	Date of incorporation.	Membership.			Risks.			Losses incurred during the year.	Resources.	Liabilities.
		Jan. 1, 1891.	Added.	With-drawn.	No. Dec. 31, 1891.	In force Jan. 1, 1891.	Written during the year.			
Farmers and Horsemen's Mutual Live Stock Ins. Co., Ypsilanti.	Mar. 5, '91.		748	23	725		\$220,874	\$1,665	\$701 06	\$1,808 35
Michigan Mutual Live Stock Ins. Co., Cadillac.	May 9, '91.		461	72	389		67,900	1,608	1,559 39	816 00
Mutual Reserve Live Stock Ins. Co., Marshall.	Ap. 24, '90.	774	2,982	1,135	2,591	\$117,247	442,800	11,652	1,518 48	1,156 09
People's Mutual Live Stock Ins. Co., Detroit.	May 6, '91.		716	8	708		95,974	919	1,042 22	-----
Total		774	4,877	1,228	4,413	\$117,247	\$829,548	\$15,811	\$4,816 15	\$8,274 44

TABLE XVI.—*Mutual live stock insurance companies.—Showing income and expenditures for year ending December 31, 1891.*

Name of company.	Income.					Disbursements.			
	From membership fees.	Assessments.	Annual dues.	Other sources.	Total.	Losses paid.	Salaries.	Commissions and fees.	Total.
Farmers and Horsemen's Mutual Live Stock Ins. Co.	\$1,013 06	\$2,988 35	\$3,640 00	-----	\$4,653 06	\$749 00	\$320 00	\$2,853 00	\$30 00
Mutual Reserve Live Stock Ins. Co.	1,018 35	5,566 96	-----	\$352 50	4,369 40	756 00	300 00	1,838 40	366 11
People's Mutual Live Stock Ins. Co.	6,499 20	-----	-----	1,476 00	14,449 10	4,879 00	1,709 41	6,057 08	1,184 89
				35 00	6,834 78	919 00	306 00	2,683 08	863 71
Total	\$15,524 35	\$8,485 31	\$3,640 00	\$1,863 50	\$30,946 34	\$7,398 00	\$2,355 41	\$12,061 51	\$2,359 21
									\$25,895 69

TABLE XVII.—Register of Mutual Fire Insurance Companies of Michigan for 1892.

Name of company.	Date of incorporation.	Date of re-incorporation.	Names of officers.		Postoffice address of secretary.	Doing business in the counties of
			President.	Secretary.		
Citizens' Mutual Fire Ins. Co. of Calhoun Co.	June 5, 1890		Glover J. Ashley	Geo. A. Aldrich	Homer	Calhoun.
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	Feb. 3, 1874		E. O. Humphrey	Geo. E. Curtis	Kalamazoo	Kalamazoo, Barry and Van Buren.
Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	June 19, 1874		M. V. B. McAlpine	D. W. Colburn	Grand Rapids	Kent, Allegan and Ottawa.
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	Apr. 23, 1874		D. H. Stone	John M. Baird	Holly	Oakland, Genesee and Shiawassee.
Citizens' Mutual Fire Ins. Co. of Pulaski	Sept. 13, 1886		Josiah Bigelow	W. C. Wetmore	Concord	Jackson, Hillsdale and Calhoun.
Concordia Mutual Insurance Co.	Dec. 23, 1886		Henry Whupper	John G. Weegie	Franklin	Bay and Saginaw.
Eastern Jackson Farmers' Mutual Ins. Co.	Mar. 15, 1878		Jerome B. Cadwell	Edwin B. Parks	Stockbridge	Jackson and Washitaw.
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Counties	May 25, 1870		Wm. F. Harden	Edward Hawley	Allegan	Allegan and Ottawa.
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	Oct. 2, 1883		S. W. Mapes	D. W. Rogers	Hastings	Berry and Eaton.
Farmers' Mutual Fire Ins. Co. of Berrien Co.	Oct. 1, 1890		Wm. R. Rough	Frank A. Stryker	Bechtan	Berrien, Cass & Van Buren Branch.
Farmers' Mutual Fire Ins. Co. of Branch Co.	Feb. 24, 1883	May 1, 1890	Geo. W. Van Alen	J. C. Pierce	Coldwater	Branch.
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	Apr. 14, 1882	Feb. 2, 1892	H. H. Garfield	Henry Walkenshaw	Marshall	Calhoun.
Farmers' Mutual Fire Ins. Co. of Cass Co.	May 8, 1883		John Gady	Cyrus Tutball	Dowagiac	Cass.
Farmers' Mutual Fire Ins. Co. of Clinton Co.	May 12, 1883		Rob't Young	Richard Moore	St. Johns	Clinton and Gratiot.
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's	Nov. 9, 1875		J. H. Monroe	Wm. F. Hannaford	Solon	Grand Traverse, Antrim and Leelanaw.
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	Feb. 13, 1883	Feb. 13, 1892	Sidney Green	Joel B. Norris	Hillsdale	Hillsdale.
Farmers' Mutual Fire Ins. Co. of Ingham Co.	June 13, 1882	June 16, 1892	R. J. Willett	Orrville F. Miller	Mason	Ingham.
Farmers' Mutual Fire Ins. Co. of Ionia Co.	Oct. 23, 1883		A. M. Willert	J. L. Foye	Ionia	Ionia.
Farmers' Mutual Fire Ins. Co. of Jackson Co.	Jan. 16, 1892		Richard Townley	Benj. Trumbull	Jackson	Jackson.
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	Feb. 17, 1883		Wm. H. Cobb	Richard A. Sykes	Kalamazoo	Kalamazoo.
Farmers' Mutual Fire Ins. Co. of Kent Co.	Mar. 15, 1883		Samuel Langdon	John H. Withley	Ada	Kent.
Farmers' Mutual Fire Ins. Co. of Leanssee Co.	May 16, 1882	May 16, 1892	J. M. Judson	Geo. B. Cochran	Adrian	Leanssee.
Farmers' Mutual Fire Ins. Co. of Macomb Co.	Sept. 13, 1875		Robert McKay	Wm. L. Dieken	Romeo	Macomb.
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's	Aug. 13, 1889		C. B. Canniff	John Brodie	Bear Lake	Manistee, Benzie and Mason.
Farmers' Mutual Fire Ins. Co. of Mecosta Co.	Mar. 13, 1890		Luther Cobb	B. D. Lander	Big Rapids	Mecosta.
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Counties	May 14, 1883		A. J. Keeley	H. L. Stoffet	Flat Rock	Monroe and Wayne.
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Isoco Co's	Jan. 10, 1888		James Campbell	Allen S. Rose	Churchill	Ogemaw, Arenac and Isoco.
Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Counties	May 24, 1878		Kasper Lahnis	Isaac Marselli	Holland	Ottawa and Allegan.
Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Rosecommon Co's	July 23, 1890		Thomas Carney	W. J. Jubb	Gaylord	Otsego, Crawford and Rosecommon.

TABLE XVII.—CONTINUED.—Register of Mutual Fire Insurance Companies of Michigan for 1892.

Name of company.	Date of incorporation.	Date of re-incorporation.	Names of officers.		Postoffice address of secretary.	Doing business in the county of
			President.	Secretary.		
Farmers' Mutual Fire Ins. Co. of Saginaw Co.	Nov. 26, 1878		John Urs	John Laidlein	Buena Vista	Saginaw.
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	Mar. 11, 1883	Jan. 29, 1892	John W. Harrison	L. A. Clapp	Centerville	St. Joseph.
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	Aug. 2, 1883		C. W. Young	E. L. Warner	Paw Paw	Van Buren.
Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's	May 31, 1880		Edward Sawbridge	Norwood Bowers	Stephenson	Delta, Marquette and Menominee.
Finlanders' Mutual Fire Ins. Co. of Houghton Co.	Feb. 17, 1880		John Blomquist	Alex. Leinonen	Red Jacket	Houghton and Keweenaw.
Genesee County Farmers' Mutual Fire Ins. Co.	July 26, 1883		David Richards	J. H. Goshall	Flint	Genesee.
German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's	May 7, 1887		John M. Smith	S. D. Katherman	Woodland	Barry, Ionia and Kent.
German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	June 13, 1874		Carl Juengel	J. T. Wales	Mt. Clemens	Macomb & Wayne.
German Farmers' Mut. Fire Ins. Co. of St. Clair Co.	June 14, 1878		Frederick Lindow	Jacob L. Keller	Casco	St. Clair.
German Farmers' Mut. Fire Ins. Co. of Sebewasing, etc.	Mar. 6, 1882		John F. Ziegler	Henry Neuman	Sebewasing	Huron and Tuscola.
German Farmers' Fire Ins. Co. of Washenaw Co.	Sept. 5, 1889	Dec. 16, 1889	Jacob J. Reichert	Alfred J. Paul	Ann Arbor	Washenaw.
Ionia, Eaton and Barry Farmers' Mut. Fire Ins. Co.	May 23, 1881		Nathan B. Hayes	J. Warren Peake	Ionia	Ionia, Eaton and Barry.
Lapeer County Farmers' Mutual Fire Ins. Co.	Mar. 24, 1871		John T. Rich	C. B. Kidder	Almont	Lapeer.
Livingston County Mutual Fire Ins. Co.	Feb. 16, 1883		E. A. Bush	Isaac Stow	Howell	Livingston.
Monitor Mutual Fire Insurance Co.	May 25, 1870		Geo. D. Cowdin	Chas. E. Dowey	Four Towns	Oakland.
Patrons' Mutual Fire Insurance Co.	Oct. 12, 1876		Lauchlin McCallum	A. O. White	Fremont	Newaygo, Muskegon and Oceana.
People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	Mar. 22, 1872		Hampton Rich	Thos. G. Stephenson	Ionia	Ionia, Clinton and Montcalm.
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's	Aug. 15, 1884		Hans Christensen	C. J. Nielsen	Gowen	Montcalm and Kent.
Shiawassee Mutual Fire Ins. Co.	Aug. 15, 1881	Aug. 15, 1891	H. W. Bigelow	Erza Mason	Owosso	Shiawassee.
Southern Washenaw F. M. F. Ins. Co.	Dec. 10, 1872		E. C. Calhoun	Henry R. Palmer	River Raisin	Washenaw.
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's	Feb. 21, 1867		John Carlson	Charley Carlson	Gilbert	Osceola and Wexford.
Tentonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	May 4, 1875		John Halliner	Henry Lanco	Detroit, Co. tr. office	Macomb and Wayne.
Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	Sept. 23, 1883		Hiram Weinberg	J. M. Wederbee	Three Rivers	St. Joseph, Cass and Kalamazoo.
Tuscola County Farmers' Mutual Fire Ins. Co.	Sept. 10, 1889		W. J. Campbell	C. D. Peterhans	Caro	Tuscola.
Washenaw Mutual Fire Insurance Co. of Washenaw County	Dec. 31, 1889	Jan. 6, 1890	John Spaford	Wm. K. Childs	Ann Arbor	Washenaw.
Detroit Manufacturers' Mutual Fire Ins. Co.	Mar. 17, 1887		Nathan G. Williams	A. P. Coulter	Detroit	Entire State.
Detroit Fire Ins. Co. of Wayne, Washenaw and Leanswe Co's	June 16, 1887		Walter S. Walker	Receiver	Detroit	Genesee.
Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	June 4, 1889		Henry B. Diller	W. H. Long	Flint	

Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.	Dec. 3, 1888	Geo. M. Wood	Franklin M. Chase	Boysie City	Charlevoix, Emmet and Cheboygan, Gladwin, Midland and Clare
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.	July 10, 1888	David Hunter	John M. Knox	Gladwin	Clare
Farmers' Mutual Fire Ins. Co. of Alpena, Alcona and Montmorency Co's.	June 15, 1891	B. P. Cowley	Geo. E. Gilliam	Harrisville	Alcona, Alpena and Montmorency
Michigan Millers' Mutual Fire Ins. Co.	Aug. 31, 1881	Geo. W. Jenks	A. T. Davis	Lansing	Entire State.
Michigan Mutual Tornado, Cyclone and Windstorm Insurance Co.	Apr. 21, 1886	S. W. Mapes	D. W. Rogers	Hastings	Entire State.
Michigan Mutual Fire Ins. Co.	Aug. 18, 1891	J. Stahl	Chas. E. Garner	Lansing	Ingham, Jackson and Calhoun.
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	Nov. 13, 1878	T. G. Rix	Henry H. Porter	Dowagiac	Berrien, Cass and Van Buren.
Saginaw Valley Mutual Fire Ins. Co. of Saginaw and Southern Michigan Mutual Tornado, Cyclone and Windstorm Ins. Co.	Aug. 29, 1890	W. C. McClure	W. S. Eddy	Saginaw, E. S.	Entire State.
St. Joseph County Village Fire Ins. Co.	Jan. 6, 1886	John W. Harrison	W. H. Van Buren	Centreville	Entire State.
	Oct. 12, 1888	Thomas G. Green	Samuel Cross	Centreville	St. Joseph.
<i>Mutual live stock companies.</i>					
Farmers and Horsemen's Mutual Live Stock Ins. Co.	Mar. 10, 1891	Daniel S. Nairy	Clarence R. Lemen	Ypsilanti	Entire State.
Michigan Mutual Live Stock Ins. Co.	May 8, 1891	Fred H. Aldrich	Frank Wade	Cadillac	Entire State.
Mutual Reserve Live Stock Ins. Co.	Apr. 24, 1890	A. O. Hyde	J. A. Underwood	Marshall	Entire State.
People's Mutual Live Stock Ins. Co.	May 6, 1891	Cyrenus P. Black	Geo. McGuire	Detroit	Entire State.

MICHIGAN

STOCK FIRE INSURANCE COMPANIES.

ABSTRACTS

**COMPILED FROM THE ANNUAL STATEMENTS, SHOWING THEIR
CONDITION ON THE 31st DAY OF DECEMBER, 1891.**

DETROIT FIRE AND MARINE INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, DETROIT.

(Incorporated February 1, 1866; commenced business March 14, 1866.)

WM. A. MOORE, *President*,

C. L. ANDREWS, *Secretary*.

CAPITAL.

Capital stock paid.....\$400,000.

ASSETS.

Real estate.....	\$69,709 29
Loans on bond and mortgage of real estate (first liens).....	877,183 72
Interest due \$19,398.28, and accrued, \$1,591.17, on said mortgage loans; total.....	20,989 45
Value of lands mortgaged.....	\$1,093,578 00
Buildings (insured for \$609,757).....	1,044,627 00
Total value of mortgaged premises.....	<u>\$2,138,205 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Village of Au Sable, Mich., 7 per cent bonds.....	\$3,000 00	\$3,000 00	
Village of Constantine, Mich., 6 per cent bonds.....	2,500 00	2,500 00	
Public sewer bond, Detroit, 7 per cent.....	500 00	500 00	
Totals (carried out at market value).....	<u>\$11,000 00</u>	<u>\$11,000 00</u>	11,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$11,000.....	10,000 00
Cash in company's principal office, \$3,653.03; cash in bank, \$28,775.73.....	32,458 76
Interest due and accrued on stocks, not included in "market value".....	244 82
Interest due and accrued on collateral loans.....	140 00
Gross premiums in due course of collection.....	24,477 09
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	2,653 44
Rents due and accrued.....	40 00
Miscellaneous.....	10,060 32

Aggregate amount of all the available assets of the company.....\$1,058,956 89

LIABILITIES.

Amount of unpaid losses.....	\$12,480 30
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$68,872 98
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	68,756 69
Amount of reserve on all outstanding risks.....	135,629 67
Commissions and brokerage.....	3,067 66
Return premiums, \$1,203.77; taxes, 299.20.....	1,502 97
Aggregate liabilities (except capital stock).....	<u>\$152,680 60</u>

Surplus as regards policy-holders	\$908,276 29
Capital stock	400,000 00
Surplus over capital	\$508,276 29

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$223,127 34	\$43,395 15
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	35,452 06	30,000 00
	<u>\$187,675 28</u>	<u>\$13,394 81</u>
Net amount of cash actually received for premiums	\$201,070 09	
Interest received on bonds and mortgages	53,829 13	
Interest and dividends received on bonds and stocks, and from all other sources	7,680 53	
Income from all other sources, viz.: rents, \$1,299.95; profit and loss, \$169.50	1,469 45	
Aggregate cash income	<u>\$284,049 20</u>	

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$118,502 04	\$4,717 56
Net amount paid on losses (of which \$5,029.08 belonged to prior years) ..	\$123,219 60	
Cash dividends actually paid	41,000 00	
Paid or allowed during the year for commissions and brokerage	27,254 43	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	20,404 78	
Paid state, national, and local taxes, in this and other states	16,382 15	
All other payments, viz.: contingent expenses	15,313 61	
Aggregate cash expenditures	<u>\$243,574 57</u>	

MISCELLANEOUS.

	Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890		\$21,985,828	\$256,190 64	\$120,000 00	\$4,655 75
Written during the year		20,288,057	225,316 68	4,346,481	41,809 20
Total		\$42,223,885	\$481,507 27	\$4,366,481	\$46,464 95
Deduct expirations		19,278,457	214,955 50	4,366,481	46,464 95
In force at the end of the year		\$22,945,428	\$266,551 77		
Net amount in force December 31, 1891		\$22,945,428	\$266,551 77	None.	None.

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$5,055,658 72
Total amount of cash dividends declared since the company commenced business	611,000 00
Total amount of the company's stock owned by the directors at par value	97,840 00
Total amount loaned to officers and directors	13,500 00
Losses paid from organization to date	2,622,528 28
Dividends declared payable in stock from organization	250,000 00
Losses incurred during the year, fire, marine and inland	<u>127,920 82</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	Fire Risks.	Marine and inland risks.	Aggregate.
Fire, marine and inland risks taken	\$8,400,135 00	\$1,218,931 00	\$9,619,066 00
Premiums received	79,516 07	4,818 17	84,334 24
Losses paid	88,886 02	3,571 22	92,457 24
Total losses incurred during the year in the State of Michigan	<u>37,443 33</u>	<u>2,190 17</u>	<u>39,633 50</u>

GRAND RAPIDS FIRE INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, GRAND RAPIDS.

(Incorporated 1882; commenced business November, 1882.)

STERNE F. ASPINWALL, *President*,W. FRED McBAIN, *Secretary*.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Real estate	\$2,950 00
Loans on bond and mortgage of real estate (first liens)	184,045 00
Interest due, \$552.80, and accrued, \$2,100.35, on said mortgage loans; total	2,653 15
Value of lands mortgaged	\$380,000 00
Buildings (insured for \$158,920)	\$20,000 00
Total value of mortgaged premises	\$680,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
Township of Grand Rapids school bonds	\$2,950 00	\$2,950 00	
City	15,000 00	15,000 00	
Totals (carried out at market value)	\$17,950 00	\$17,950 00	\$17,950 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$143,145	90,000 00
Cash in company's principal office, \$56.40; cash in bank, \$23,189.17	23,245 57
Interest due and accrued on stocks, not included in "market value"	62 50
Interest due and accrued on collateral loans	2,578 60
Gross premiums in due course of collection	14,999 42

Aggregate amount of all the available assets of the company \$338,482 24

LIABILITIES.

Amount of unpaid losses (of which none are resisted)	\$6,713 31
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$53,693 61
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	31,066 92
Amount of reserve on all outstanding risks	84,750 83
Commissions and brokerage	2,499 50

Aggregate liabilities (except capital stock) \$93,963 64

Surplus as regards policy-holders	\$244,518 60
Capital stock	200,000 00
Surplus over capital	\$44,518 60

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$167,678 89	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	30,753 94	
	<u>\$136,924 95</u>	
Net amount of cash actually received for premiums		\$136,924 95
Interest received on bonds and mortgages		11,017 87
Interest and dividends received on bonds and stocks, and from all other sources		7,053 31
Aggregate cash income		<u>\$154,996 13</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$35,720 60	
Deduct amount actually received for salvages, \$152.11; reinsurance, \$1,230.12	4,482 23	
Net amount paid on losses (of which \$4,675.57 belonged to prior years) ...		\$31,238 37
Cash dividends actually paid		12,000 00
Paid or allowed during the year for commissions and brokerage		29,692 83
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees		6,287 27
Paid state, national, and local taxes, in this and other states		2,727 84
All other payments		13,736 21
Aggregate cash expenditures		<u>\$145,682 52</u>

MISCELLANEOUS.

<i>Risk and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1891	\$10,514,296	\$134,906 79
Written during the year	13,047,568	167,678 89
Total	\$23,561,864	\$202,584 68
Deduct expirations	10,637,853	134,548 06
In force at the end of the year	\$12,924,041	\$168,041 62
Deduct amount reinsured	506,269	8,272 26
Net amount in force December 31, 1891	<u>\$12,417,772</u>	<u>\$159,768 64</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$343,547 89
Total amount of cash dividends declared since the company commenced business	46,000 00
Total amount of the company's stock owned by the directors at par value	86,250 00
Total amount loaned to officers and directors	59,500 00
Losses paid from organization to date	398,512 60
Losses incurred during the year, fire, marine and inland	87,758 34
Loaned to stockholders not officers	57,100 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>	
Fire risks taken	\$4,787,440 00	
Premiums received	72,166 94	
Losses paid	44,136 47	
Total losses incurred during the year in the State of Michigan	<u>42,209 84</u>	

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, DETROIT.

(Incorporated February, 1861; commenced business, March, 1881.)

D. WHITNEY, JR., *President*, - - - - - EUGENE HARBECK, *Secretary*.

CAPITAL.

Capital stock paid\$400,000.

ASSETS.

Real estate	\$21,031 18
Loans on bond and mortgage of real estate (first liens)	653,067 91
Interest due \$8,716.26, and accrued, \$10,504.24 on said mortgage loans; total	19,220 50
Value of lands mortgaged	\$1,245,815 00
Buildings	505,625 00
Total value of mortgaged premises	<u>\$1,751,440 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
People's Savings Bank stock	\$5,000 00	\$8,500 00	
Cheboygan county bonds	12,500 00	12,500 00	
Alpena county bonds	516 00	516 00	
Detroit city bonds	10,025 00	10,025 00	
Marquette city bonds	32,000 00	32,000 00	
Totals (carried out at market value)	<u>\$60,041 00</u>	<u>\$63,541 00</u>	63,541 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$1,020.00	700 00
Cash in company's principal office, \$15,280.44; cash in bank, \$19,887.88	35,168 32
Interest due and accrued on stocks, not included in "market value"	349 58
Gross premiums in due course of collection	78,760 31
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	4,128 28
Due from other companies for reinsurance on losses already paid	3,360 83

Aggregate amount of all the available assets of the company \$879,317 91

LIABILITIES.

Amount of unpaid losses (of which \$3,397.70 are resisted)	\$38,932 10
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$188,062 57
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	119,218 28
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	2,023 32

Amount of reserve on all outstanding risks	\$309,934 17
Aggregate liabilities (except capital stock)	\$348,866 27
Surplus as regards policy-holders	\$580,451 64
Capital stock	400,000 00
Surplus over capital	\$180,451 64

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$565,721 88	\$92,945 18
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	104,735 63	12,141 03
	\$460,986 25	\$80,804 15
Net amount of cash actually received for premiums		\$541,800 40
Interest received on bonds and mortgages		44,781 61
Interest and dividends received on bonds and stocks, and from all other sources		2,831 05
Income from all other sources, viz.: Profits of local department		1,031 91
Aggregate cash income		\$590,444 97

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$323,322 41	\$60,434 97
Reinsurance	35,350 50	7,802 35
	\$387,971 91	\$68,237 32
Net amount paid on losses (of which \$17,119.34 belonged to prior years) ..		\$340,594 53
Cash dividends actually paid		32,000 00
Paid or allowed during the year for commissions and brokerage		107,964 08
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		13,970 59
Paid state, national, and local taxes, in this and other states		13,654 52
All other payments: Rent, \$2,250; contingent expenses, \$1,825.59; agency expenses, \$43,796.77; exchange, \$465.73; marine department expense, \$2,979.71; home office expense, \$2,722.23; profit and loss, \$108.73; total ..		54,148 76
Aggregate cash expenditures		\$562,332 48

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$36,303,762	\$438,114 95	\$194,572	\$7,973 32
Written during the year	44,960,279	537,418 02	7,309,986	94,208 48
Total	\$81,264,061	\$1,075,532 97	\$7,464,508	\$102,181 80
Deduct expirations	35,890,622	469,674 58	7,415,633	100,158 38
In force at the end of the year	\$45,393,439	\$605,858 14	\$48,875	\$2,023 42
Deduct amount reinsured	1,529,708	21,491 17		
Net amount in force December 31, 1891	\$43,863,736	\$584,366 97	\$48,875	\$2,023 42

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,992,064 79
Total amount of cash dividends declared since the company commenced business	118,000 00
Total amount of the company's stock owned by the directors at par value	211,800 00
Losses paid from organization to date	1,524,042 15
Losses incurred during the year, fire, marine and inland	<u>350,409 59</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken			
Premiums received	\$11,215,988 00	\$2,907,604 00	\$14,123,592 00
Losses paid	180,441 95	61,276 87	241,718 82
Total losses incurred during the year in the State of Michigan	<u>49,356 00</u>	<u>85,527 35</u>	<u>134,883 35</u>

FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF

OTHER STATES.

ABSTRACTS

Compiled from the Annual Statements of the Fire, Fire-Marine, and Marine Insurance Companies of other States, authorized to do business in the State of Michigan.

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1891.

ÆTNA INSURANCE COMPANY. CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June, 1819; commenced business August 17, 1819.)

JOTHAM GOODNOW, *President*, ANDREW C. BAYNE, *Secretary*.
Attorney for Michigan, Geo. W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid ----- \$4,000,000.00.

ASSETS.

Real estate	\$275,000 00
Loans on bond and mortgage of real estate (first liens)	42,900 00
Interest due and accrued, \$441.47 on said mortgage loans; total	441 47
Value of lands mortgaged	\$59,000 00
Buildings (insured for \$34,000.00)	58,500 00
Total value of mortgaged premises	\$117,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States currency	\$100,000 00	\$120,000 00
Alabama state	10,000 00	10,500 00
Georgia state	25,000 00	30,000 00
Mississippi state	11,000 00	12,650 00
New Hampshire state	48,000 00	60,000 00
Rhode Island state	48,000 00	46,440 00
South Carolina state (consolidated)	15,000 00	15,750 00
Tennessee state	23,000 00	16,560 00
Hartford county, Conn.	17,000 00	17,800 00
Mecklenburg county, N. C.	50,000 00	57,500 00
Barkhamsted, Conn., town	3,000 00	3,000 00
Norwich, Conn., town	100,000 00	135,000 00
Pawtucket, R. I.	100,000 00	112,000 00
Windsor Locks, Conn.	20,000 00	21,800 00
Albina, Oregon, city boulevard	25,000 00	30,000 00
Bainbridge, Ga., city academy	8,000 00	9,200 00
Bloomington, Ill., city	20,000 00	21,000 00
Boston, Mass.,	50,000 00	56,500 00
Brooklyn, N. Y.,	9,000 00	10,080 00
Buffalo,	50,000 00	65,000 00
Cleveland, Ohio,	25,600 00	26,750 00
Cincinnati, Ohio, city water	30,000 00	32,400 00
Chicago, Ill., city	29,000 00	32,480 00
Columbus, Ohio, city improvement	50,000 00	58,000 00
Corry, Pa., city	10,000 00	10,000 00
Dalles City, Oregon, water	25,000 00	27,500 00
Dallas, Tex., city water and sewer	50,000 00	52,500 00
Detroit, Mich., city	30,000 00	31,530 00
Fostoria, Ohio, city water	25,000 00	25,080 00
Fort Wayne, Ind., city	25,000 00	26,250 00
Glenville, Ohio, village	29,000 00	30,450 00
Hamilton, Ohio, city gas works	25,000 00	26,250 00
Hartford, Conn., city	94,000 00	108,400 00
Indianapolis, Ind., city	50,000 00	55,000 00
Jersey City, N. J.,	15,000 00	15,300 00
Kansas City, Kansas, improvement	10,000 00	10,800 00
Lockport, N. Y., city	50,000 00	55,000 00
Lockport, N. Y., city	25,000 00	30,000 00
Montreal, Canada, corporation stock	19,000 00	21,290 00
Newark, N. J., city	4,000 00	4,060 00
New Brunswick, N. J., city	50,000 00	56,000 00
Ottumwa, Ia., city	20,000 00	21,000 00
water	9,000 00	10,170 00
water	7,000 00	7,000 00

Bonds—

Par value. Market value.

Providence, R. I., city	\$50,000 00	\$50,000 00
Rahway, N. J., "	45,000 00	11,250 00
Richmond, Va., "	11,800 00	11,865 00
" "	82,750 00	39,300 00
Rochester, N. Y., "	25,000 00	27,000 00
Seattle, Wash., "	50,000 00	50,000 00
St. Louis, Mo., " gold	50,000 00	55,000 00
Superior, Wis., "	25,000 00	26,250 00
Toledo, Ohio, " special	18,000 00	15,600 00
" " water	5,000 00	5,300 00
Topeka, Kansas, " funding	25,000 00	26,250 00
Urbana, Ohio, "	25,000 00	27,500 00
Chamber of commerce safety vault, Chicago	85,000 00	86,750 00
Central safety deposit, "	50,000 00	52,500 00
Tacoma " "	50,000 00	55,000 00
Independent school district, Blakesburg, Ia.	500 00	500 00
" " " Chelsea, "	1,000 00	1,000 00
" " " Ottumwa, "	15,000 00	15,000 00
" " " State Center, "	2,000 00	2,000 00
Northeast school district, Hartford, Conn.	20,000 00	20,000 00
School district No. 2, Enfield, Conn.	4,000 00	4,000 00
" " " 24, Woodbridge, N. J.	10,000 00	10,500 00
State of Illinois, Mason & Tasswell drainage district	9,900 00	9,900 00
Albany and Susquehanna R. R., first consol. G. mortgage	50,000 00	65,000 00
" " " "	50,000 00	59,000 00
Alabama Central R. R. first mortgage gold	25,000 00	28,750 00
Atchison, Colorado and Pacific first mortgage R. R.	50,000 00	50,000 00
Alton & Chicago Junction first mortgage	25,000 00	26,250 00
Buffalo and Erie R. R. (new)	45,000 00	58,380 00
Canadian Pacific Railway Co. land grant	100,080 00	110,000 00
Chesapeake & Ohio R. R., (Richmond & Allegheny div.) first mortgage	25,000 00	18,750 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R., S. F. first mortgage	25,000 00	28,500 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R., first consol. mortgage	60,000 00	76,800 00
Cleveland, Painesville & Ashtabula R. R., mortgage	32,000 00	32,000 00
Chicago, Burlington & Quincy R. R., consol. mortgage	75,000 00	98,750 00
" " " mortgage	50,000 00	45,000 00
" " " convertible mortgage	2,200 00	2,420 00
Chicago, Milwaukee & St. Paul, (Chicago & Milwaukee div.) R. R., first mortgage	75,000 00	93,750 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota div.) R. R., first mortgage	25,000 00	31,000 00
Chicago, Milwaukee & St. Paul (Iowa & Minnesota div.) R. R., first mortgage	10,000 00	12,200 00
Chicago, Milwaukee & St. Paul (Iowa & Dakota div.) R. R., ex. first mortgage	10,000 00	13,000 00
Chicago, Milwaukee & St. Paul (Dubuque div.) R. R., first mortgage	25,000 00	30,750 00
Chicago, Milwaukee & St. Paul (Southern Minnesota div.) R. R., first mortgage	50,000 00	60,000 00
Chicago & Northwestern R. R. (Madison extension) first mortgage	80,000 00	89,900 00
Chicago & Northwestern R. R., S. F. mortgage	25,000 00	29,000 00
Chicago & Northwestern R. R., general consol. gold mortgage	50,000 00	62,500 00
Chicago & Northwestern R. R., consol. S. F. mortgage	50,000 00	70,000 00
Chicago, Rock Island & Pacific R. R., mortgage	60,000 00	76,900 00
Chicago, Rock Island & Pacific R. R. extension, first mortgage	100,000 00	107,000 00
Chicago & Western Indiana R. R., mortgage	43,000 00	49,020 00
Cincinnati, Hamilton & Dayton R. R., consol. S. F. mortgage	32,000 00	40,000 00
Columbus & Toledo R. R., second mortgage	14,000 00	15,880 00
Dayton & Western R. R.	28,900 00	31,640 00
Delaware & Hudson Canal Co., mortgage	30,000 00	32,700 00
" " (Penn. div.)	25,000 00	25,000 00
Flint & Pere Marquette, first consolidated	25,000 00	26,000 00
" " (Port Huron div.) first mortgage	25,000 00	26,250 00
Harlem River & Port Chester R. R.	100,000 00	135,000 00
" " " "	50,000 00	60,000 00
Indiana & Lake Michigan R. R., " "	50,000 00	52,500 00
Iowa Midland R. R., " "	25,000 00	31,250 00
Kansas Pacific R. R., first consol.	25,000 00	27,500 00
Keokuk & Des Moines R. R., first mortgage	40,000 00	42,000 00
Lake Shore R. R., mortgage	30,000 00	34,800 00
Lake Shore & Michigan Southern R. R., first consol.	15,000 00	18,150 00
" " " second consol.	30,000 00	37,600 00
Louisville, New Albany & Chicago, (C. & I. div.) first mortgage	25,000 00	28,250 00
Louisiana & Missouri River, first mortgage, R. R.	25,000 00	29,500 00
Memphis & Charleston R. R., first consol.	25,000 00	31,250 00
Milwaukee R. R., coal	30,000 00	38,000 00
Michigan Central R. R., second mortgage	50,000 00	62,500 00

BONDS—

Minneapolis & St. Louis (Iowa extension) R. R., first mortgage

Minneapolis, Union R. R., gold

Morris & Essex R. R., first mortgage

Morris & Essex R. R., first consol.

New York Central R. R.

New York Central & Hudson River R. R., first mortgage

New York & Harlem R. R., first mortgage

New York, Lake Erie & Western R. R., first consol. mortgage, gold

New York & New England R. R., first mortgage

Norfolk & Western R. R., general mortgage

Northwestern Union R. R., first mortgage, S. F.

Oswego R. R., bridge company

Ohio & West Virginia R. R., first mortgage

Pittsburgh, Fort Wayne & Chicago R. R., first mortgage

Pittsburgh, Fort Wayne & Chicago R. R., second mortgage

Pittsburgh, Fort Wayne & Chicago R. R., third mortgage

St. Paul, Minneapolis & Manitoba R. R., first mortgage

St. Paul & Northern Pacific R. R., first gold mortgage

St. Paul & Sioux City R. R., first gold mortgage

St. Louis & Iron Mountain, first mortgage

Vermont Valley R. R.

Wabash R. R., first mortgage, gold

West Shore R. R., first mortgage

Atlantic Dock Company

Loan and Guarantee Company of Connecticut

Atlantic Mutual Insurance Company scrip

STOCKS—

Connecticut River Company

Albany & Susquehanna Railroad Company

Central Ohio Railroad Company

Cleveland, C. C. & St. L. Railroad Company, preferred

Cleveland & Pittsburgh Railroad Company

Chicago, Burlington & Quincy Railroad Company

Chicago, Rock Island & Pacific Railroad Company

Connecticut River Railroad Company

Connecticut & Passumpsic Rivers Railroad Company

Dayton & Michigan, Railroad Company, preferred

Fort Wayne & Jackson Railroad Company, preferred

Joliet & Chicago Railroad Company

Kalamazoo, Allegan & Grand Rapids Railroad Company

Keokuk & Des Moines Railroad Company, preferred

Morris & Essex Railroad Company

New York Central & Hudson River Railroad Company

New York & Harlem Railroad Company

New York, New Haven & Hartford Railroad Company

Northwest Telegraph Company

Pittsburgh, Ft. Wayne & Chicago Railroad Company

Peoria & Bureau Valley Railroad Company

Rensselaer & Saratoga Railroad Company

Valley (New York) Railroad Company

Aetna National Bank, Hartford, Conn.

American National Bank, Hartford, Conn.

Charter Oak National Bank, Hartford, Conn.

City Bank, Hartford, Conn.

Connecticut River Banking Company, Hartford, Conn.

Farmers and Mechanics' National Bank, Hartford, Conn.

First National Bank, Hartford, Conn.

Hartford National Bank, Hartford, Conn.

National Exchange Bank, Hartford, Conn.

Phoenix National Bank, Hartford, Conn.

State Bank, Hartford, Conn.

American Exchange National Bank, New York city

Bank of the Manhattan Company, New York city

Bank of N. Y. National Banking Association, New York city

Bank of North America, New York city

Hanover National Bank, New York city

Importers and Traders' National Bank, New York city

Market and Fulton National Bank, New York city

Merchants' National Bank, New York city

Merchants' Exchange National Bank, New York city

Mechanics' National Bank, New York city

Metropolitan National Bank, New York city

Nassau Bank, New York city

National Bank of Commerce, New York city

National Bank of the Republic, New York city

National Butchers and Drovers' Bank, New York city

National City Bank, New York city

Phenix National Bank, New York city

People's Bank, New York city

Third National Bank, New York city

Farmers and Mechanics' National Bank, Philadelphia, Pa.

First National Bank, Albany, N. Y.

New Britain National Bank, New Britain, Conn.

Central Trust Company, New York city

Par value. Market value.

\$25,000 00 \$28,250 00

50,000 00 58,500 00

25,000 00 35,500 00

110,000 00 149,600 00

37,000 00 37,740 00

175,000 00 237,500 00

10,000 00 12,500 00

45,000 00 61,650 00

50,000 00 62,000 00

50,000 00 62,500 00

25,000 00 33,500 00

50,000 00 60,000 00

26,000 00 29,640 00

75,000 00 108,750 00

81,000 00 115,020 00

40,000 00 56,000 00

16,000 00 18,880 00

50,000 00 60,500 00

20,000 00 24,400 00

10,000 00 10,000 00

50,000 00 58,500 00

25,000 00 26,250 00

50,000 00 52,000 00

31,000 00 34,100 00

10,000 00 10,000 00

44,480 00 44,480 00

5,900 00 1,000 00

50,000 00 83,500 00

7,500 00 7,950 00

50,000 00 50,000 00

50,000 00 77,500 00

22,000 00 24,200 00

22,000 00 19,800 00

30,000 00 67,200 00

50,000 00 61,000 00

15,000 00 24,000 00

40,000 00 46,400 00

10,000 00 15,000 00

20,000 00 23,000 00

20,000 00 2,400 00

50,000 00 75,000 00

50,000 00 96,200 00

25,000 00 67,500 00

150,000 00 240,500 00

35,000 00 35,700 00

75,000 00 116,250 00

15,000 00 25,500 00

20,000 00 34,800 00

20,000 00 22,000 00

20,000 00 25,000 00

10,000 00 14,300 00

40,000 00 44,000 00

16,000 00 16,800 00

7,500 00 7,650 00

33,700 00 37,744 00

20,000 00 22,000 00

100,000 00 100,000 00

27,500 00 30,875 00

100,000 00 131,000 00

55,000 00 56,650 00

40,000 00 60,000 00

20,000 00 37,000 00

30,000 00 72,000 00

14,000 00 24,500 00

10,000 00 35,000 00

30,000 00 165,000 00

10,000 00 22,500 00

35,000 00 53,200 00

6,000 00 7,550 00

30,000 00 60,000 00

40,000 00 3,200 00

10,000 00 17,000 00

50,000 00 95,000 00

15,000 00 27,000 00

7,500 00 13,875 00

10,000 00 50,000 00

8,000 00 8,100 00

5,000 00 15,000 00

10,000 00 11,000 00

25,000 00 41,250 00

10,000 00 18,000 00

10,000 00 16,000 00

10,000 00 120,000 00

Stocks—		Par value.	Market value.
Holland Trust Company, New York city		\$10,000 00	\$20,000 00
Metropolitan Trust Company, New York city		10,000 00	29,000 00
New York Life Insurance & Trust Company, New York city		15,000 00	105,000 00
United States Trust Company, New York city		10,000 00	80,000 00
Union Trust Company, New York city		10,000 00	80,000 00
Totals (carried out at market value)		\$6,863,910 00	\$9,061,769 00
Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$8,971			6,030 00
Cash in company's principal office, \$3,401.20; cash in bank, \$728,070.31			736,471 51
Interest due and accrued on special deposits			375 00
Interest due and accrued on collateral loans			150 75
Gross premiums in due course of collection			536,001 30
Aggregate			\$10,659,139 03
Deduct special deposits in other states			264,425 00
Total admitted assets			\$10,394,714 03

LIABILITIES.

Amount of unpaid losses (of which \$33,183.55 are resisted)		\$345,981 45
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,079,417 07	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,374,181 64	
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	66,473 71	
Amount of reserve on all outstanding risks		2,520,072 42
Reclaimable by insured on perpetual policies		30,396 69
Due and accrued for salaries, rent, advertising, or agency expenses		500 00
Commissions and brokerage		66,718 24
Return premiums		26,687 69
Aggregate		\$2,990,356 49
Deduct liabilities on special deposits		154,131 46
Net liabilities (except capital stock)		\$2,836,225 03
Surplus as regards policy-holders	\$7,558,489 60	
Capital stock	4,000,000 00	
Surplus over capital	\$3,558,489 60	

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$3,350,718 75	\$181,227 44
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	478,384 53	26,573 88
	\$3,171,334 22	\$154,653 61
Net amount of cash actually received for premiums		\$3,326,487 83
Interest received on bonds and mortgages		2,267 50
Interest and dividends received on bonds and stocks and from all other sources		455,834 94
Income from all other sources		4,801 12
Aggregate cash income		\$3,789,391 39

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$1,814,363 29	\$30,621 35
	\$1,814,363 29	\$30,621 35
Net amount paid on losses (of which \$186,758.42 belonged to prior years)		\$1,844,969 64
Cash dividends actually paid		720,000 00
Paid or allowed during the year for commissions and brokerage		536,167 89

Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes	\$210,033 78
Paid state, national and local taxes, in this and other states	60,542 62
All other payments, viz.: general expenses, printing, advertising, postage, exchange, express charges, traveling expenses, etc.	226,016 87
Aggregate cash expenditures	<u>\$3,597,750 80</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$372,129,118	\$4,496,578 98	\$2,680,220	\$51,834 97
Written during the year	300,788,099	3,654,228 00	69,108,622	181,227 44
Total	\$672,912,217	\$8,152,806 98	\$71,788,842	\$233,062 41
Deduct expirations	264,477,132	3,222,828 21	68,489,637	166,588 70
In force at the end of the year	\$408,435,085	\$4,929,983 77	\$3,299,205	\$66,473 71
Deduct amount reinsured	13,057,172	211,021 84		
Net amount in force December 31, 1891	<u>\$390,377,913</u>	<u>\$4,718,961 93</u>	<u>\$3,299,205</u>	<u>\$66,473 71</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$117,510,025 76
Total amount of <i>cash</i> dividends declared since the company commenced business	19,313,365 00
Total amount of the company's owned by the directors at par value	400,700 00
Losses paid from organization to date	68,116,632 96
Dividends declared payable in stock from organization	2,805,000 00
Losses incurred during the year, fire, marine and inland	1,976,479 07
Loaned to stockholders not officers	<u>26,080 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Names of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$123,280 00	\$79,442 83
Georgia	30,000 00	41,650 56
Oregon	60,000 00	10,881 48
Virginia	51,165 00	22,656 59

BUSINESS IN THE OF STATE MICHIGAN DURING THE YEAR, 1891

<i>Fire, marine and inland risks taken</i>	<i>Fire risks.</i>
Premiums received	\$4,328,871 00
Losses paid	80,953 99
Total losses incurred during the year in the State of Michigan	<u>65,009 35</u>
	<u>62,842 34</u>

AGRICULTURAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, WATERTOWN, N. Y.

(Incorporated as mutual, 1858, as stock, 1863; commenced business February, 1858.)

JEAN R. STERBINS, *President*,WM. STEVENS, *Secretary*.

Attorney for Michigan, JOHN C. GOODRICH, of Detroit.

CAPITAL.

Capital stock paid.....\$500,000.

ASSETS.

Real estate	\$187,233 65
Loans on bond and mortgage of real estate (first liens)	1,297,589 73
Interest due, \$30,069.93, and accrued, \$19,914.97, on said mortgage loans; total	49,984 90
Total value of mortgaged premises	<u>\$2,755,835 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.	
Union Pacific R. R.	\$2,000 00	\$2,200 00	
City of Kingston.	146,200 00	157,896 00	
City of Richmond.	25,000 00	25,000 00	
Dexter Sulphite and Pulp Co.	5,000 00	5,000 00	
Stocks—			
New York Central & Hudson River R. R.	60,000 00	70,125 00	
Illinois Central R. R.	20,000 00	21,900 00	
Illinois Central R. R., leased lines	1,700 00	1,700 00	
Western Union Telegraph.	35,000 00	20,400 00	
National Union Bank.	13,600 00	19,550 00	
Watertown National Bank.	5,000 00	7,000 00	
Excelsior Carriage Co.	2,500 00	2,500 00	
Totals (carried out at market value).	\$316,000 00	\$342,271 00	\$342,271 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$117,671.25	62,815 16
Cash in company's principal office, \$9,261.70; cash in bank, \$177,217.74	186,479 44
Interest due and accrued on stocks, not included in "market value"	1,337 50
Interest due and accrued on collateral loans	2,979 79
Gross premiums in due course of collection	114,079 75
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	17,247 15
Aggregate amount of all the available assets of the company.	\$2,262,018 07
Deduct special deposits in other states.	166,600 00
Total admitted assets.	\$2,096,018 07

LIABILITIES.

Amount of unpaid losses (of which \$14,915 are resisted)	\$75,964 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$50,522 17
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.	1,231,012 15
Amount of reserve on all outstanding risks.	1,281,534 32
Cash dividends declared, due or to become due	20 00
Return premiums, etc.	22,815 95
Aggregate.	\$1,380,334 27
Deduct liabilities on special deposits.	150,000 00
Net liabilities (except capital stock).	\$1,230,334 27
Surplus as regards policy-holders.	\$365,088 80
Capital stock.	500,000 00
Surplus over capital.	\$365,088 80

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.	On fire risks.	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.	\$914,499 49	
	182,410 49	
Net amount of cash actually received for premiums.	\$782,089 00	
Interest received on bonds and mortgages.	79,684 04	
Interest and dividends received on bonds and stocks, and from all other sources.	25,252 58	
Income from all other sources, viz.: rents.	2,872 50	
Aggregate cash income.	\$889,898 12	

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.	On fire risks.	
	\$452,898 70	
Net amount paid on losses (of which \$68,165.61 belonged to prior years). ..	\$452,893 70	
Cash dividends actually paid.	50,005 00	

Paid or allowed during the year for commissions and brokerage.....	\$190,579 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	95,200 00
Paid state, national, and local taxes, in this and other states.....	17,234 00
All other payments.....	71,356 81
Aggregate cash expenditures.....	\$877,268 95

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$255,157,508	\$511,067 55
Written during the year.....	100,573,918	986,567 60
Total.....	\$355,716,426	\$3,447,635 15
Deduct expirations.....	92,068,065	887,405 01
In force at the end of the year.....	\$263,628,371	\$2,560,230 14
Deduct amount reinsured.....	9,782,500	92,475 00
Net amount in force December 31, 1891.....	\$253,845,871	\$2,467,775 14

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$15,496,874 55
Total amount of cash dividends declared since the company commenced business.....	880,000 00
Total amount of the company's stock owned by the directors at par value.....	218,700 00
Losses paid from organization to date.....	7,277,291 89
Dividends declared payable in stock from organization.....	400,000 00
Losses incurred during the year, fire.....	451,384 00
Loaned to stockholders and officers.....	21,882 21

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$141,600 00	\$125,000 00
Virginia.....	25,000 00	25,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,137,488 00
Premiums received.....	11,464 89
Losses paid.....	4,075 25
Total losses incurred during the year in the State of Michigan.....	\$3,935 25

ALBANY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ALBANY, NEW YORK.

(Incorporated March 8, 1811; commenced business March 16, 1811; reincorporated June 1, 1881).

J. HOWARD KING, *President*, RICHARD V. DEWITT, *Secretary*.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Capital stock paid.....\$250,000.

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$56,972 28	
Net amount paid on losses (of which \$7,685.20 belonged to prior years)...		\$56,972 28
Interest paid to scrip-holders		20,000 00
Paid or allowed during the year for commissions and brokerage		14,427 56
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		10,584 83
Paid state, national, and local taxes, in this and other states		5,000 93
All other payments		4,114 11
Aggregate cash expenditures		<u>\$111,099 71</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$13,126,649	\$116,106 56
Written during the year		10,226,263	93,125 40
Total		\$23,352,912	\$209,232 96
Deduct expirations		9,184,688	86,262 62
In force at the end of the year		\$14,168,224	\$122,969 74
Deduct amount reinsured		448,384	3,840 78
Net amount in force December 31, 1891		<u>\$13,719,840</u>	<u>\$119,128 96</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the reorganization of the company to date	\$870,496 18
Total amount of cash dividends declared since the company recommenced business	220,000 00
Total amount of the company's stock owned by the directors at par value	65,500 00
Losses paid from reorganization to date	461,147 55
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year, fire	<u>56,342 97</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$58,800 00
Premiums received	833 02
Losses paid	1,452 23
Total losses incurred during the year in the State of Michigan	<u>3,365 50</u>

ALLIANCE INSURANCE ASSOCIATION.

NEW YORK.

HOME OFFICE, 67 AND 69 WILLIAM ST., NEW YORK, N. Y.

(Incorporated April 19, 1887; commenced business April 21, 1887.)

JAMES YEREANCE, *President,*ARMSTRONG MALTBY, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
New York city consolidated stock, 3 per cent registered 1907.	\$200,000 00	\$217,750 00	
United States treasury notes (Atlantic Trust Co.)	10,000 00	10,000 00	
Chicago, Milwaukee & St. Paul R. R. Co., gold coupon bonds 5 per cent, registered, 1921.	25,000 00	27,062 00	
United New Jersey R. R. & Canal Co., 4 per cent, registered, 1929.	20,000 00	23,100 00	
Long Island R. R. Co. stock	10,000 00	9,750 00	
Pittsburgh & Western R. R. Co. bonds, 4 per cent, registered, 1917.	10,000 00	8,400 00	
Ulster & Delaware R. R. Co. bonds, 5 per cent, registered, 1978	10,000 00	10,100 00	
West Shore R. R. Co. bonds, 4 per cent, registered, 1961	10,000 00	10,350 00	
Nassau Gas Light Co., scrip.	6,000 00	6,180 00	
Totals (carried out at market value)	<u>\$306,000 00</u>	<u>\$321,592 00</u>	\$321,592 00

Cash in company's principal office, \$23,198.25; cash in bank, \$4,823.04	28,021 29
Interest due and accrued on stocks, not included in "market value"	1,393 32
Gross premiums in due course of collection	22,967 47
Leasehold interest in office premises, 67 and 69 William street, insured for \$30,000 as per appraisers' certificate.	20,000 00
Aggregate amount of all the available assets of the company	<u>\$393,974 08</u>

LIABILITIES.

Amount of unpaid losses (of which \$500 are resisted)	\$38,084 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$70,936 58
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	59,691 72
Amount of reserve on all outstanding risks	130,628 30
Due and accrued for salaries, rent, advertising, or agency expenses	291 67
Commissions and brokerage	4,593 49
Aggregate liabilities (except capital stock)	<u>\$173,597 46</u>
Surplus as regards policy-holders	\$229,376 62
Capital stock	200,000 00
Surplus over capital	<u>\$29,376 62</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$264,540 17	
Deduct amount paid for reinsurance, for rebate, abatement, and return pre- miums	51,361 88	
Net amount of cash actually received for premiums		\$213,178 29
Interest and dividends received on bonds and stocks, and from all other sources		11,566 10
Aggregate cash income		<u>\$224,744 39</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$147,729 74	
Deduct amount actually received for salvages	1,243 59	
Reinsurance	13,874 63	

Net amount paid on losses (of which \$9,241 belonged to prior years).....	\$132,611 47
Cash dividends actually paid.....	6,000 00
Paid or allowed during the year for commissions and brokerage.....	51,675 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	20,680 07
Paid state, national, and local taxes, in this and other states.....	5,687 86
Printing maps, rent and sundries.....	13,971 70
Aggregate cash expenditures.....	<u>\$230,626 38</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$58,304,821	\$260,144 76
Written during the year.....	44,345,902	268,737 71
Total.....	<u>\$102,650,723</u>	<u>\$528,882 47</u>
Deduct expirations.....	46,197,779	248,135 64
In force at the end of the year.....	\$56,452,944	\$280,746 88
Deduct amount reinsured.....	4,689,900	24,487 65
Net amount in force December 31, 1891.....	<u>\$51,763,044</u>	<u>\$256,259 18</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$906,604 32
Total amount of <i>cash</i> dividends declared since the company commenced business.....	6,000 00
Total amount of the company's stock owned by the directors at par value.....	34,000 00
Losses paid from organization to date.....	488,049 54
Losses incurred during the year, fire.....	<u>161,496 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$136,850 00
Premiums received.....	3,734 91
Losses paid.....	1,358 00
Total losses incurred during the year in the State of Michigan.....	<u>1,358 00</u>

AMERICAN INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, 47 KILEY STREET, BOSTON, MASS.

(Incorporated June 12, 1818; commenced business June, 1818.)

FRANCIS PEABODY, *President*, - - - - - J. W. FIELD, *Secretary*,
 Attorney for Michigan, JAMES T. STERLING, of Detroit.

CAPITAL.

Capital stock paid..... \$300,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.
Old Boston National Bank.....	\$23,200 00	\$23,362 50
Columbian " ".....	20,000 00	21,400 00
National Eagle " ".....	4,500 00	4,635 00
Globe " ".....	17,000 00	17,000 00
Hamilton " ".....	14,200 00	17,040 00
New England " ".....	6,200 00	9,920 00
Suffolk " ".....	10,000 00	10,725 00
State " ".....	15,200 00	18,506 00
National Union " ".....	25,000 00	33,360 00
Merchants " ".....	10,000 00	15,000 00
Tremont " ".....	5,600 00	5,808 00
Washington " ".....	6,900 00	7,952 25
Boston & Albany Railroad.....	46,200 00	92,400 00
Boston & Lowell " ".....	6,500 00	11,667 50
Old Colony " ".....	20,000 00	32,950 00
Merrimack Manufacturing Co.....	8,000 00	8,400 00
BONDS—		
D. E. Chicago Burlington & Quincy, 4 per cent.....	50,000 00	45,750 00
Stg. Eastern Railroad, 6 per cent.....	20,000 00	23,389 19
D. D. Chicago Milwaukee & St. Paul Railroad, 6 per cent.....	25,000 00	25,375 00
Cincinnati, Indianapolis, St. Louis & Chicago railroad, 4 per cent.....	40,000 00	36,800 00
Boston & Albany Railroad, 116 New Shares (\$10 paid) \$50 to be paid, market value as they stand, 109 1/4.....	11,600 00	12,702 00
Totals (carried out at market value)	\$387,100 00	\$485,137 44

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$51,547.50.....	38,306 25
Cash in company's principal office, \$715.29; cash in bank, \$29,466.44.....	30,181 73
Interest due and accrued on stocks and bonds, not included in "market value".....	1,971 13
Interest due and accrued on collateral loans.....	632 52
Gross premiums in due course of collection.....	31,256 27
Bills receivable, not matured, taken for fire, marine, or inland risks.....	9,335 79
Due for extra premiums.....	143 16
Aggregate amount of all the available assets of the company.....	\$596,964 29

LIABILITIES.

Amount of unpaid losses (of which \$1,587.00 are resisted).....	\$42,359 15
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$95,473 78
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	\$9,043 13
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	17,472 87
Amount of reserve on all outstanding risks.....	201,989 78
Cash dividends declared, due or to become due.....	302 00
Commissions and brokerage.....	13,228 09
Office expenses accrued, \$1,992; reinsurance, \$1,659.11.....	3,651 11
Aggregate liabilities (except capital stock)	\$261,530 13
Surplus as regards policy-holders.....	\$385,434 16
Capital stock.....	300,000 00
Surplus over capital	\$85,434 16

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$322,177 46	\$36,126 51
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	63,125 06	1,855 61
	\$259,052 39	\$34,270 90

Net amount of cash actually received for premiums.....	\$283,823 28
Interest and dividends received on bonds and stocks, and from all other sources	24,177 64
Aggregate cash income.....	<u>\$308,000 92</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$176,782 81	\$18,832 40
Deduct amount actually received for salvages.....	14,726 70	435 66
	<u>\$162,056 11</u>	<u>\$17,846 74</u>
Net amount paid on losses (of which \$31,195.99 belonged to prior years) ..	\$179,902 85	
Cash dividends actually paid.....	7,513 00	
Paid or allowed during the year for commissions and brokerage.....	58,820 23	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....	31,079 90	
Paid state, national, and local taxes, in this and other states	6,639 69	
All other payments, viz.: Office rents, underwriters' boards, and other sundry expenses, \$19,252.66; paid installment, \$10.00 per share on 116 shares B. and Albany R. R., \$1,160.00.....	20,412 66	
Aggregate cash expenditures.....	<u>\$304,367 33</u>	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$29,084,838	\$382,164 54	\$929,615	\$22,130 97
Written during the year	81,423,700	386,533 38	270,332	11,606 55
Total.....	\$60,508,538	\$668,697 92	\$1,199,947	\$33,737 52
Deduct expirations.....	25,115,438	271,684 83	391,667	16,089 65
In force at the end of the year	\$35,393,100	\$397,013 09	\$808,280	\$17,697 87
Deduct amount reinsured.....	3,670,880	42,473 76	3,000	225 00
Net amount in force December 31, 1891.....	<u>\$31,722,270</u>	<u>\$354,539 33</u>	<u>\$805,280</u>	<u>\$17,472 87</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$10,433,438 00
Total amount of cash dividends declared since the company commenced business	2,743,500 00
Total amount of the company's stock owned by the directors at par value	11,100 00
Total amount loaned to officers and directors.....	3,806 25
Losses paid from organization to date.....	7,281,979 00
Losses incurred during the year, fire, marine and inland	180,674 84
Loaned to stockholders not officers.....	<u>35,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine, and inland risks taken.....	\$787,545 00
Premiums received.....	9,267 88
Losses paid	8,128 71
Total losses incurred during the year in the State of Michigan.....	<u>6,618 46</u>

AMERICAN INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 747 BROAD STREET, NEWARK, N. J.

(Incorporated February 20, 1846; commenced business April 1, 1846.)

F. H. HARRIS, *President*,JAMES H. WORDEN, *Secretary*.

Attorney for Michigan, FRANK H. BLACKMAN of Detroit.

CAPITAL.

Capital stock paid \$600,000

ASSETS.

Real estate	\$294,076 65
Loans on bond and mortgage of real estate (first liens)	1,329,560 38
Interest due, \$2,522.74 and accrued, \$18,171.99 on said mortgage loans; total	20,694 73
Buildings (insured for \$1,558,658.00)	\$3,254,580 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds, 4% registered	\$175,000 00	\$204,312 50	
United States bonds, 4% coupon	25,000 00	29,187 50	
North Hudson Co. (N. J.) railway 5% first mortgage bonds	100,000 00	105,000 00	
United N. J. Railroad and Canal Co. 4% first mortgage bonds	50,000 00	53,625 00	
Morris and Essex R. R. first consolidated guaranteed mortgage bonds 7%	50,000 00	67,750 00	
Totals (carried out at market value)	\$400,000 00	\$459,875 00	459,875 00
Cash in company's principal office, \$4,667.28; cash in bank, \$22,842.87			27,510 15
Interest due and accrued on stocks, not included in "market value"			5,458 34
Gross premiums in due course of collection			43,353 53
Rents due and accrued			1,891 91

Aggregate amount of all the available assets of the company \$2,182,420 69*Items not admitted as available assets.*

Company's scrip	\$70,000 00
Premiums over three months due, etc.	886 41
	<u>\$70,886 41</u>

LIABILITIES.

Amount of unpaid losses (of which \$5,194.54 are resisted)	\$34,441 29
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$150,229 89
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	271,528 56
Amount of reserve on all outstanding risks	421,758 45
Cash dividends declared, due or to become due	5,433 65
Commissions and brokerage	8,600 24
Cash dividends to policy-holders remaining unpaid	3,363 00
Aggregate liabilities (except capital stock)	<u>\$473,596 63</u>

Surplus as regards policy-holders	\$1,708,824 08
Capital stock	600,000 00
Surplus over capital	<u>\$1,108,824 08</u>

INCOME DURING THE YEAR.

	<i>Fire risks.</i>
Gross amount of cash received for premiums	\$378,206 03
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	<u>114,116 59</u>
Net amount of cash actually received for premiums	\$464,089 44
Interest received on bonds and mortgages	69,110 77
Interest and dividends received on bonds and stocks, and from all other sources	17,028 18
Income from all other sources	<u>5,217 08</u>
Aggregate cash income	<u>\$555,445 47</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$243,205 04
Deduct amount actually received for salvages	3,184 20
Reinsurance	<u>13,373 64</u>
Net amount paid on losses (of which \$29,693.99 belonged to prior years) ..	\$246,667 20
Cash dividends actually paid	62,427 75
Paid or allowed during the year for commissions and brokerage	82,713 74
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	47,589 68
Paid state, national, and local taxes, in this and other states	17,804 78
All other payments, viz.: stationery, agency and miscellaneous expenses ..	<u>34,069 61</u>
Aggregate cash expenditures	<u>\$491,272 76</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$86,573,148	\$798,998 01
Written during the year		<u>67,208,435</u>	<u>586,814 64</u>
Total		\$163,781,583	\$1,385,812 65
Deduct expirations		<u>61,997,459</u>	<u>530,336 05</u>
In force at the end of the year		\$101,784,124	\$855,476 60
Deduct amount reinsured		<u>4,041,708</u>	<u>43,055 25</u>
Net amount in force December 31, 1891		<u>\$97,742,416</u>	<u>\$812,421 35</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$7,163,648 27
Total amount of cash dividends declared since the company commenced business	1,794,010 25
Total amount of the company's stock owned by the directors at par value	48,720 00
Losses paid from organization to date	2,721,320 59
Dividends declared payable in stock from organization	600,000 00
Losses incurred during the year, fire	<u>252,171 69</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>[Fire risks.]</i>
Fire risks taken	\$827,073 00
Premiums received	8,427 31
Losses paid	6,350 13
Total losses incurred during the year in the State of Michigan	<u>6,909 24</u>

AMERICAN CENTRAL INSURANCE COMPANY.

MISSOURI.

HOME OFFICE, 415 LOCUST STREET, ST. LOUIS.

(Incorporated February, 1853; commenced business February, 1853.)

GEORGE T. CRAM, *President*,CHARLES CHRISTENSEN, *Secretary*.

Attorney for Michigan, JULIUS STOLL, of Detroit.

CAPITAL.

Capital stock paid \$500,000.

ASSETS.

Real estate	\$500,000 00
Loans on bond and mortgage of real estate (first liens)	9,000 00
Value of lands mortgaged	\$18,000 00
Buildings (insured for \$5,000.00)	5,000 00
Total value of mortgaged premises	21,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
State of Missouri, 6 per cent		\$50,000 00	\$95,000 00
St. Louis Merchants' Bridge Company, 6 per cent.		75,000 00	75,000 00
North Missouri Railway (first mortgage) 7 per cent.		25,000 00	23,000 00
Laclede Gas Company's, 5 per cent		23,000 00	20,000 00
St. Louis C. B. & Q. Railway (first mortgage) 6 per cent.		18,000 00	18,000 00
St. Louis County Park, 6 per cent		15,000 00	18,000 00
Jerseyville, Illinois, 5 per cent.		15,000 00	15,000 00
Norborne, Missouri, school, 6 per cent.		8,000 00	8,000 00
Madison County, Illinois, Ferry, 7 per cent.		4,000 00	4,000 00
De Soto, Missouri, 6 per cent		3,500 00	3,500 00
Pierce City, Missouri, School, 6 per cent.		2,800 00	2,800 00
La Fayette County, Missouri, Funding, 6 per cent		700 00	700 00
Miss. County, Missouri, School, 10 per cent.		400 00	400 00
Stocks—			
National Bank of Commerce, St. Louis, 7 per cent.		180,000 00	270,000 00
Commercial Bank, St. Louis, 20 per cent.		10,000 00	50,000 00
Third National Bank, St. Louis, 6 per cent.		23,000 00	23,000 00
Mechanics' Bank, St. Louis, 7 per cent.		11,100 00	23,000 00
Boatmans' bank, St. Louis, 7 per cent.		10,000 00	14,000 00
St. Louis National Bank, St. Louis, 6 per cent		10,000 00	12,500 00
Laclede Gas Companies, 6 per cent.		4,800 00	2,500 00
Totals (carried out at market value)		\$529,500 00	\$888,400 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$281,960.00	158,000 00
Cash in company's principal office, \$2,053.46; cash in bank, \$63,029.20	65,082 66
Gross premiums in due course of collection	101,479 29
Aggregate amount of all the available assets of the company	\$1,521,961 95

LIABILITIES.

Amount of unpaid losses (of which \$9,543.70 are resisted)		\$72,641 43
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$237,852 81	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	281,568 29	
Amount of reserve on all outstanding risks		519,421 10
Commissions and brokerage		15,221 89
Aggregate liabilities (except capital stock)		\$607,284 42
Surplus as regards policy-holders	\$914,677 53	
Capital stock	600,000 00	
Surplus over capital	314,677 53	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$681,132 80	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	35,934 73	
Net amount of cash actually received for premiums		\$645,198 07
Interest and dividends received on bonds and stocks, and from all other sources		46,500 46
Income from all other sources		26,963 02
Aggregate cash income		\$718,661 55

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$423,407 09	
Deduct amount actually received for salvages	1,124 78	
Reinsurance	35,684 01	
Net amount paid on losses (of which \$32,246.53 belonged to prior years) ..		\$391,648 30
Cash dividends actually paid		60,000 00
Paid or allowed during the year for commissions and brokerage		86,915 91
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes		52,518 70
Paid state, national and local taxes in this and other states		14,312 00
All other payments, viz.: postage, exchange, telegrams, \$6,072.89; advertising, \$840.52; all other expenses, \$86,647.07; total		93,560 48
Aggregate cash expenditures		\$698,955 39

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$70,850 280	\$915,155 73
Written during the year		64,537,310	709,206 71
Total		\$135,387,490	\$1,624,362 44
Deduct expirations		50,917,492	563,990 49
In force at the end of the year		\$84,469,998	\$1,060,371 95
Deduct amount reinsured		4,733,786	65,063 40
Net amount in force December 31, 1891		\$79,736,212	\$995,308 55

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,160,300 00
Premiums received	14,540 95
Losses paid	5,357 98
Total losses incurred during the year in the State of Michigan	5,758 98

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 146 BROADWAY, NEW YORK CITY.

(Incorporated April 30, 1857; commenced business, May 1, 1857.)

DAVID ADDE, *President*,WM. H. CROLIUS, *Secretary*.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Capital stock paid\$400,000.

ASSETS.

Loans on bonds and mortgages of real estate (first liens)	\$24,220 00
Interest due and accrued, \$248.03, on said mortgage loans; total	248 03
Value of lands mortgaged	\$38,250 00
Buildings (insured for \$24,220)	24,220 00
Total value of mortgaged premises	<u>\$62,500 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States 4 per cent registered	\$300,000 00	\$351,000 00	
St. Louis & Iron Mountain R. R. Co., 5 per cent.	10,000 00	8,800 00	
West Shore railroad Co., 4 per cent.	25,000 00	25,500 00	
Lake Gas Co. (Chicago)	30,000 00	31,200 00	
Western Union Telegraph Co., 5 per cent.	40,000 00	40,800 00	
STOCK—			
Consolidated Gas Co.	71,000 00	74,195 00	
Rensselaer & Saratoga R. R. Co.	40,000 00	68,000 00	
National Bank of Commerce	10,000 00	18,800 00	
American Exchange National Bank	35,000 00	52,850 00	
Bank State of New York	6,000 00	6,720 00	
Merchants' National Bank	20,000 00	31,000 00	
Third National Bank	10,000 00	10,800 00	
Phoenix National Bank	4,000 00	5,400 00	
Mercantile Trust Co.	10,000 00	30,000 00	
Delaware and Hudson Canal Co.	30,000 00	36,900 00	
New York Central & Hudson River R. R. Co.	40,000 00	46,550 00	
Manhattan Railway Co.	50,000 00	52,000 00	
Western Union Telegraph Co.	50,000 00	41,875 00	
Delaware, Lackawanna & Western R. R. Co.	20,000 00	27,800 00	
Lake Shore & Michigan Southern R. R. Co.	40,000 00	49,300 00	
Pittsburgh, McKeesport & Y. R. R. Co.	35,000 00	42,700 00	
Standard Gas Co.	20,000 00	17,000 00	
Pennsylvania Railroad Co.	20,000 00	22,800 00	
Totals (carried out at market value)	<u>\$918,000 00</u>	<u>\$1,091,590 00</u>	1,091,590 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$86,433	55,670 00
Cash in company's principal office, \$55,819.27; cash in bank, \$87,265.08	143,084 35
Interest due and accrued on stocks, not included in "market value"	13,495 00
Interest due and accrued on collateral loans	297 94

Gross premiums in due course of collection.....	\$350,570 05
Due from other companies for reinsurance on losses already paid.....	5,907 14
	<hr/>
	\$1,685,082 51
Deduct special deposits in other states.....	75,000 00
	<hr/>
Total admitted assets.....	\$1,610,082 51

LIABILITIES.

Amount of unpaid losses.....	\$154,123 34
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$557,895 42
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	284,666 32
	<hr/>
Amount of reserve on all outstanding risks.....	792,551 64
Unpaid principal on scrip, \$2,309; interest due to scrip-holders, \$5,868.58.....	8,177 58
Due and accrued for salaries, rent, advertising, or agency expenses.....	4,394 46
Taxes.....	1,812 78
Commissions and brokerage.....	60,239 73
Return premiums.....	21,615 56
	<hr/>
Aggregate.....	\$1,042,915 09
Deduct liabilities on special deposits.....	20,946 46
	<hr/>
Net liabilities (except capital stock).....	\$1,021,968 63
	<hr/>
Surplus as regards policy-holders.....	\$588,118 88
Capital stock.....	400,000 00
	<hr/>
Surplus over capital.....	\$188,118 88

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$1,559,580 48
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	274,840 87
	<hr/>
Net amount of cash actually received for premiums.....	\$1,284,739 56
Interest received on bonds and mortgages.....	3,247 00
Interest and dividends received on bonds and stocks, and from all other sources.....	52,377 45
	<hr/>
Aggregate cash income.....	\$1,340,364 01

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$757,443 17
Deduct amount actually received for salvages.....	2,767 26
Reinsurance.....	118,259 44
	<hr/>
Net amount paid on losses (of which \$42,662.09 belonged to prior years).....	\$636,416 47
Cash dividends actually paid.....	40,000 00
Paid or allowed during the year for commissions and brokerage.....	255,050 60
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes.....	85,693 79
Paid state, national, and local taxes, in this and other states.....	16,825 90
All other payments, viz.: rent, \$14,253.39; fire patrol, \$1,467.63; printing and stationery, \$7,852.03; advertising, \$881.88; sundries, \$72,709.74; total.....	97,164 47
	<hr/>
Aggregate cash expenditures.....	\$1,131,151 32

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$105,432,453	\$968,872 74
Written during the year.....	153,093,492	1,625,842 89
Total.....	\$258,525,945	\$2,594,715 13
Deduct expirations.....	99,134,012	950,587 25
In force at the end of the year.....	\$159,391,933	\$1,644,127 88
Deduct amount reinsured.....	13,523,782	126,015 67
Net amount in force December 31, 1891.....	<u>\$145,868,201</u>	<u>\$1,518,112 21</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,414,322 84
Total amount of cash dividends declared since the company commenced business.....	1,316,000 00
Total amount of the company's stock owned by the directors at par value.....	88,700 00
Losses paid from organization to date.....	3,453,515 42
Losses incurred during the year, fire.....	740,590 45
Loaned to stockholders and officers.....	<u>48,200 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$25,000 00	\$13,395 24
Virginia.....	20,000 00	7,551 26

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,359,186 00
Premiums received.....	38,671 65
Losses paid.....	22,833 17
Total losses incurred during the year in the State of Michigan.....	<u>\$4,233 34</u>

AMERICAN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 308 & 310 WALNUT STREET, PHILADELPHIA, PA.

(Incorporated February 23, 1810; commenced business March 12, 1810.)

THOS. H. MONTGOMERY, *President*,

RICHARD MARIS, *Secretary*.

Attorney for Michigan, L. H. Fox of Detroit.

CAPITAL.

Capital stock paid.....\$500,000.

ASSETS.

Real estate.....	\$255,997 40
Loans on bond and mortgage of real estate (first liens).....	1,227,149 13
Interest due \$4,366.25 and accrued, \$18,578.64 on said mortgage loans; total.....	22,944 89
Value of lands mortgaged.....	\$1,293,417 00
Buildings.....	1,598,350 00
Total value of mortgaged premises.....	<u>\$2,891,767 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States currency 6's, 1898	\$35,725 00	\$34,650 00	
Philadelphia & Reading R. R. 4's, 1955	96,150 59	96,040 00	
Northern Pacific R. R. 6's, 1921	40,000 00	47,200 00	
Pennsylvania Equipment Trust, series "H," 4's	47,560 30	47,726 96	
Staubenville & Indiana R. R. 5's	50,803 54	58,500 00	
Pennsylvania R. R. consolidated mortgage, 1905	19,000 00	24,400 00	
Pennsylvania R. R. general mortgage, 1910	48,070 66	57,420 00	
Philadelphia, Wilmington & Baltimore R. R., 1892	9,750 00	10,300 00	
Belt Road & Stock Yard	20,760 00	20,960 00	
Chicago & Western Indiana	30,454 60	30,734 60	
Philadelphia & Erie R. R., 1920	20,823 48	22,600 00	
Shamokin Valley & Pottsville, 1901	19,600 00	24,000 00	
Lehigh Coal & Navigation Co., 1897	20,050 00	21,600 00	
North Pennsylvania R. R. 7's, 1903	60,107 31	65,280 00	
Virginia & Tennessee R. R.	25,000 00	27,500 00	
State of Georgia 4½'s, 1915	26,215 50	30,250 00	
Delaware & Chesapeake R. R. 4's	4,400 00	4,483 84	
Huntington & Broad Top Mountain R. R., 1895	8,912 50	10,150 00	
Huntington & Broad Top Mountain R. R. Car Trust, 1899	10,025 00	10,066 66	
Huntington & Broad Top Mountain R. R. Car Trust, 1892	10,025 00	10,066 66	
Borough of Bellefonte 7's	546 25	550 00	
Corning, Cowanesque & Antrim 6's, 1890	16,000 00	16,800 00	
Philadelphia & Reading Improvement 6's, 1897	25,000 00	26,312 50	
Lehigh Valley R. R. consolidated mortgage 6s, 1923	65,670 52	64,770 00	
Mortgage Trust Co. debentures 5's	25,000 00	25,104 16	
Middlesex Banking Co. debentures 6's	25,000 00	26,125 00	
Richmond, Fredericksburg & Potomac R. R.	35,000 00	35,393 75	
Philadelphia & Reading first preference	18,400 00	14,900 00	
Philadelphia & Reading second preference	1,482 94	1,155 00	
Philadelphia & Reading third preference	3,222 67	1,912 50	
Allegheny Valley R. R., 1900	15,000 00	16,687 50	
Northern Central R. R., 1900	27,000 00	31,320 00	
New York & Long Branch R. R.	15,000 00	16,575 00	
Northern Pacific & Montana	30,000 00	30,750 00	
Pennsylvania & New York Canal and R. R. 5's	53,710 00	55,000 00	
City of Portland water bonds	50,000 00	57,500 00	
Northwestern Guaranty Co. bonds	15,000 00	15,400 00	
Lehigh Valley R. R. 4½'s	25,400 00	25,750 00	
Lehigh Valley water bonds	5,000 00	5,125 00	
Wheeling & Lake Erie Extension Improvement R. R.	14,250 00	15,562 50	
Sanbury, Hazleton & Wilkesbarre R. R.	10,000 00	10,450 00	
Pittsburgh, Cincinnati & St. Louis R. R. 7's	34,567 50	34,900 00	
Totals (carried out at market value)	\$1,113,283 36	\$1,175,871 13	\$1,175,871 13

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$211,029.25	\$156,750 00
Cash in company's principal office, \$35,426.38; cash in bank, \$139,995.27	175,421 65
Interest due and accrued on collateral loans	1,837 38
Gross premiums in due course of collection	68,924 06
Rents due and accrued, \$1,391.55, ground rents well secured, \$7,253.34	8,644 89

Aggregate	\$3,093,540 53
Deduct special deposits	75,000 00
Total admitted assets	\$3,018,540 53

LIABILITIES.

Amount of unpaid losses (of which \$50,622.23 are resisted)	\$398,918 34
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$641,815 87
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	627,838 14
Amount of reserve on all outstanding risks	1,369,653 51
Reclaimable by insured on perpetual policies	560,642 17
Commissions and brokerage, and all other demands against the company	2,621 36
Aggregate liabilities (except capital stock)	\$2,331,835 38
Surplus as regards policy-holders	\$636,705 15
Capital stock	500,000 00
Surplus over capital	\$136,705 15

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$2,489,377 75
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	\$90,825 31
Net amount of cash actually received for premiums.....	\$2,099,052 44
Interest received on bonds and mortgages.....	61,373 05
Interest and dividends received on bonds and stocks, and from all other sources.....	73,421 91
Income from all other sources.....	51,383 42
Aggregate cash income.....	<u>\$2,285,230 82</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$1,347,728 85
Add amount paid for losses under perpetual policies.....	7,672 22
Net amount paid on losses (of which \$272,494.87 belonged to prior years).....	\$1,355,401 07
Cash dividends actually paid.....	50,400 00
Paid or allowed during the year for commissions and brokerage.....	440,013 68
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	117,828 18
Paid state, national, and local taxes, in this and other states.....	42,717 27
All other payments, viz.: office expenses, fire patrol, mercantile agencies, maps, real estate, expenses, postage, advertising, stationery and traveling expenses.....	174,874 01
Aggregate cash expenditure.....	<u>\$2,181,234 21</u>

MISCELLANEOUS.

<i>Risks and premiums (excluding perpetuals.)</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$230,994,689	\$2,490,956 03
Written during the year.....	267,732,085	2,507,338 24
Total.....	\$498,726,754	\$4,998,794 27
Deduct expirations.....	241,981,906	2,212,310 44
In force at the end of the year.....	\$256,794,848	\$2,786,483 83
Deduct amount reinsured.....	12,447,825	122,957 10
Net amount in force December 31, 1891.....	<u>\$244,347,023</u>	<u>\$2,663,526 73</u>

Perpetual risks.

In force December 31, 1890.....	\$20,367,718	\$540,053 17
Written during 1891.....	1,308,675	33,508 50
Total.....	\$21,577,393	\$573,556 67
Deduct those marked off as canceled.....	486,150	12,914 50
In force December 31, 1891.....	<u>\$21,091,243</u>	<u>\$560,642 17</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$22,374,867 42
Total amount of cash dividends declared since the company commenced business.....	2,570,975 50
Total amount of the company's stock owned by the directors at par value.....	24,400 00
Losses paid from organization to date.....	12,536,974 97
Losses incurred during the year, fire.....	1,481,324 54

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>
Georgia.....	\$25,000 00
Oregon.....	50,000 00

BUSINESS IN THE STATE OF MICHIGAN, DURING THE YEAR 1891.

	<i>Fire risk</i>
Fire risks taken.....	\$5,272,132 00
Premiums received.....	81,768 46
Losses paid.....	52,426 17
Total losses incurred during the year in the State of Michigan.....	<u>56,144 73</u>

ARTISANS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, CORNER WOOD ST. AND THIRD AVE., PITTSBURGH, PA.

(Incorporated March 31, 1866; commenced business July 2, 1866).

A. J. BARR, *President*,CHAS. P. SMITH, *Secretary*

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid.....\$100,000.

ASSETS.

Real estate.....	\$18,150 00
Loans on bond and mortgage of real estate (first liens).....	81,604 41
Interest due and accrued, \$1,202.27 on said mortgage loans; total.....	1,202 27
Value of lands mortgaged.....	\$107,600 00
Buildings (insured for \$49,400.00).....	90,300 00
Total value of mortgaged premises.....	<u>\$197,900 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value. Market value.</i>	
Pittsburgh, Cincinnati & St. Louis Railroad Company's 7 per cent, registered.....	\$6,000 00	\$6,960 00
Totals (carried out at market value).....	<u>\$6,000 00</u>	<u>\$6,960 00</u>

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is.....	14,700 00
Cash in company's principal office, \$9.87; cash in bank, \$17,484.70.....	17,494 57
Interest due and accrued on collateral loans.....	25 00
Gross premiums in due course of collection.....	3,149 21
Rents due and accrued.....	167 00
Due from other companies for reinsurance on losses already paid.....	20 00
Aggregate amount of all the available assets of the company.....	<u>\$143,472 46</u>

Items not admitted.

Company stock.....\$550 00

LIABILITIES.

Amount of unpaid losses.....		\$2,827 04
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$8,910 81	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	12,887 41	
Amount of reserve on all outstanding risks.....		21,768 22
Cash dividends declared, due or to become due.....		352 00
Due and to become due for borrowed money.....		100 00
Commissions and brokerage.....		146 95
Aggregate liabilities (except capital stock).....		\$25,194 21
Surplus as regards policy-holders.....	\$118,278 25	
Capital stock.....	100,000 00	
Surplus over capital.....	\$18,278 25	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$29,948 45	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	5,498 88	
Net amount of cash actually received for premiums.....		\$24,455 07
Interest received on bonds and mortgages.....		4,758 07
Interest and dividends received on bonds and stocks, and from all other sources.....		1,425 39
Income from all other sources.....		1,268 00
Aggregate cash income.....		\$31,906 53

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$16,631 06	
Reinsurance.....	727 87	
Net amount paid on losses (of which \$5,007.59 belonged to prior years).....		\$15,903 39
Cash dividends actually paid.....		5,869 50
Paid or allowed during the year for commissions and brokerage.....		3,328 92
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		5,039 16
Paid state, national, and local taxes, in this and other states.....		427 53
All other payments, viz.: repairs to real estate, \$1,111.47; office rent, water rent, gas and all other expenses, \$2,685.94.....		3,797 41
Aggregate cash expenditures.....		\$34,365 91

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$3,508,240 14	\$39,785 65
Written during the year.....		2,577,426 92	29,566 75
Total.....		\$6,080,667 07	\$69,352 40
Deduct expirations.....		2,316,383 86	26,815 67
In force at the end of the year.....		\$3,764,283 21	\$42,536 73
Deduct amount reinsured.....		224,973 10	2,922 37
Net amount in force December 31, 1891.....		\$3,539,310 11	\$39,614 36

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$588,598 65
Total amount of cash dividends declared since the company commenced business	239,000 00
Total amount of the company's stock owned by the directors at par value	42,250 00
Losses paid from organization to date	260,889 84
Losses incurred during the year, fire	16,854 21
Loaned to stockholders not officers	3,400 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken	Fire risks.
Premiums received	\$113,935 00
Losses paid	1,343 18
Total losses incurred during the year in the State of Michigan	1,019 02
	1,019 02

BROADWAY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 158 BROADWAY, NEW YORK.

(Incorporated December, 1849; commenced business December, 1849.)

E. B. MAGNUS, *President*, - - - - - GEORGE W. JONES, *Secretary*.

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid \$200,000 00. |

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$800 00
Interest due and accrued on said mortgage loans	16 66
Buildings (insured for \$3,500 00)	\$3,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
District Columbia bonds	\$225,000 00	\$238,500 00	
Morris & Essex Railroad stock	10,000 00	15,000 00	
New York, Lackawanna & Western Railroad stock	50,000 00	57,500 00	
Chicago & Northwestern Railroad (com.) stock	35,000 00	44,100 00	
Illinois Central Railroad stock	20,000 00	21,800 00	
Lake Shore & Michigan Southern Railroad Company	20,000 00	23,400 00	
Brooklyn City Railroad Company	2,500 00	3,356 00	
Western Union Collateral Trust bonds	10,000 00	10,000 00	
Totals (carried out at market value)	\$372,500 00	\$414,256 00	414,256 00

Cash in company's principal office, \$357.93; cash in bank, \$8,337.95.....	\$8,695 88
Interest due and accrued on stocks, not included in "market value".....	6,308 50
Gross premiums in due course of collection	28,412 68

Aggregate amount of all the available assets of the company..... \$458,489 72

LIABILITIES.

Amount of unpaid losses (of which \$300.00 are resisted)..... \$18,219 13

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$32,828 02
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	31,544 26

Amount of reserve on all outstanding risks..... 84,372 28

Commissions and brokerage..... 4,906 05

Aggregate liabilities (except capital stock)..... \$107,497 46

Surplus as regards policy-holders	\$350,992 26
Capital stock	200,000 00

Surplus over capital

\$150,992 26

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$123,142 34
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	25,437 17

Net amount of cash actually received for premiums..... \$157,705 17

Interest received on bonds and mortgages..... 65 00

Interest and dividends received on bonds and stocks, and from all other sources..... 20,885 50

Aggregate cash income..... \$178,655 67

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$120,266 59
Reinsurance.....	2,433 40

Net amount paid on losses (of which \$3,750.00 belonged to prior years).... \$117,833 19

Cash dividends actually paid..... 22,000 00

Paid or allowed during the year for commissions and brokerage..... 37,532 72

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes..... 13,297 86

Paid state, national, and local taxes, in this and other states..... 1,353 83

All other payments..... 17,399 88

Aggregate cash expenditures..... \$209,417 48

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$21,353,690	\$107,124 58
Written during the year.....	30,945,269	189,751 72
Total.....	\$52,298,959	\$296,876 30
Deduct expirations.....	22,596,771	131,470 15
In force at the end of the year.....	\$29,702,188	\$165,406 15
Deduct amount reinsured.....	1,581,221	8,470 86
Net amount in force December 31, 1891.....	\$28,120,967	\$156,935 79

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,248,979 27
Total amount of cash dividends declared since the company commenced business.....	1,348,000 00
Total amount of the company's stock owned by the directors at par value.....	47,475 00
Losses incurred during the year, fire	132,302 32

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891

	<i>Fire risks.</i>
Fire risks taken.....	\$311,437 00
Premiums received.....	8,041 02
Losses paid.....	4,214 80
Total losses incurred during the year in the State of Michigan.....	4,646 43

BOYLSTON INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, BOSTON, MASS.

(Incorporated December 26, 1872: commenced business January 8, 1873.)

GEO. H. BALCH, *President*, - - - - - WASHINGTON GLOVER, *Secretary*.

Attorney for Michigan, BYRON WHITAKER, of Detroit.

CAPITAL.

Capital stock paid.....\$557,200 00

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$205,800 00
Interest due and accrued on said mortgage loans.....	2,556 75
Value of lands mortgaged.....	\$296,800 00
Buildings (insured for \$221,600.00).....	208,000 00
Total value of mortgaged premises.....	\$504,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.
Merchants' National Bank.....	\$25,000 00	\$37,500 00
State National Bank.....	20,000 00	24,200 00
Republic National Bank.....	30,000 00	48,900 00
Columbian National Bank.....	30,000 00	32,100 00
Washington National Bank.....	30,000 00	34,500 00
Tremont National Bank.....	20,000 00	30,600 00
Revere National Bank.....	6,700 00	7,102 00
New England National Bank.....	1,700 00	2,720 00
Boston & Albany Railroad.....	10,000 00	20,000 00
Boston & Providence Railroad.....	15,000 00	37,200 00
Fitchburg Railroad.....	55,000 00	28,050 00
BONDS—		
Oregon Railway & Navigation Co., Coll. Trust Bonds.....	10,000 00	8,500 00
Kansas City Memphis & Birmingham Railroad Company.....	25,000 00	17,000 00
Atchinson, Topeka & Santa Fee Railroad, 4 per cent.....	25,000 00	20,875 00

BONDS—

	<i>Par value.</i>	<i>Market value.</i>	
Atchinson, Topeka & Santa Fe Railroad income.....	\$10,000 00	\$6,650 00	
Duluth, South Shore & Atlantic Railroad.....	25,000 00	23,875 00	
Chicago, Burlington & Quincy Railroad, Nebraska ext.	30,000 00	27,000 00	
Old Colony Railroad.....	25,000 00	26,250 00	
Cedar Rapids & Missouri River Railroad, A. D. 1896.....	10,000 00	10,500 00	
Cedar Rapids & Missouri River Railroad, A. D. 1916.....	11,500 00	15,352 50	
New England Mortgage Security Company.....	10,000 00	9,500 00	
Metropolitan Telephone & Telegraph Company.....	8,000 00	8,240 00	
Utah & Northern Railroad.....	8,000 00	6,400 00	
City of Cairo.....	900 00	900 00	
Simpson Patent Dry Dock Company.....	5,000 00	5,000 00	
Kansas City, Memphis and Birmingham Railroad ext. notes	3,125 00	2,843 75	
Atchinson, Topeka & Santa Fé Railroad, gold bond script..	156 00	124 00	
Totals (carried out at market value).....	\$430,081 00	\$482,232 25	\$482,382 25

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$116,440.00.....	92,100 00
Cash in company's principal office, \$2,172.53; cash in bank, \$75,854.82....	78,027 35
Interest due and accrued on stocks, not included in "market value".....	1,406 00
Interest due and accrued on collateral loans.....	1,528 00
Gross premiums in due course of collection.....	38,942 27
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	13,066 65

Aggregate amount of all the available assets of the company..... \$915,809 27

LIABILITIES.

Amount of unpaid losses..... \$41,398 23

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$100,111 51
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	113,239 77
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	14,519 35

Amount of reserve on all outstanding risks.....	227,920 63
Script interest unpaid.....	1,469 75
Commissions and brokerage.....	11,104 61

Aggregate liabilities (except capital stock)..... \$281,893 22

Surplus as regards policy-holders.....	\$668,916 05
Capital stock.....	557,200 00
Surplus over capital.....	\$76,716 05

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount of cash received for premiums.....	\$336,189 74	\$48,896 42	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	61,245 95	5,702 29	
	\$274,893 70	\$38,184 13	
Net amount of cash actually received for premiums.....			\$313,077 92
Interest received on bonds and mortgages.....			8,965 87
Interest and dividends received on bonds and stocks, and from all other sources.....			27,263 68
Profit and loss.....			12 50
Aggregate cash income.....			<u>\$349,319 97</u>

EXPENDITURES DURING THE YEAR.

Net amount paid on losses (fire, \$179,724.77; marine, \$31,091.84).....	\$201,816 61
Cash dividends actually paid.....	16,716 00
Interest paid to scrip-holders.....	73 75
Paid or allowed during the year for commissions and brokerage.....	65,209 74
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employes.....	23,200 00
Paid state, national, and local taxes, in this and other states.....	4,816 70
All other payments, viz.: Agency expense, rent, advertising, office expense, etc.....	30,537 18
Aggregate cash expenditures.....	<u>\$342,369 98</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$38,534,822	\$437,522 46	\$291,985	\$16,336 55
Written during the year.....	30,682,193	\$33,085 82	6,206,514	42,240 95
Total.....	\$69,217,015	\$770,608 28	\$6,558,709	\$58,627 50
Deduct expirations.....	28,288,489	308,989 97	6,376,066	41,464 11
In force at the end of the year.....	\$40,928,526	\$461,568 31	\$282,723	\$17,163 39
Deduct amount reinsured.....	3,178,891	39,494 49	48,045	2,644 04
Net amount in force December 31, 1891.....	<u>\$37,754,635</u>	<u>\$422,073 82</u>	<u>\$234,678</u>	<u>\$14,519 35</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,580,153 47
Total amount of cash dividends declared since the company commenced business.....	865,092 00
Total amount of the company's stock owned by the directors at par value.....	26,500 00
Total amount loaned to officers and directors.....	1,100 00
Losses paid from organization to date.....	\$,944,714 49
Losses incurred during the year, fire, marine, and inland.....	<u>219,928 35</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,776,844 00
Premiums received.....	29,509 70
Losses paid.....	9,209 07
Total losses incurred during the year in the State of Michigan.....	<u>12,881 31</u>

BUFFALO GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 447 AND 449 MAIN STREET, BUFFALO.

(Incorporated February 15, 1887; commenced business February 16, 1887.)

PHILIP BECKER, *President*, OLIVER J. EGGERT, *Secretary*.

Attorney for Michigan, KARL SCHMEMMANN, of Detroit.

CAPITAL.

Capital stock paid\$200,000.

ASSETS.

Real estate	\$300,600 00
Loans on bond and mortgage of real estate (first liens)	506,525 00
Interest due, \$2,526.05; and accrued, on said mortgage loans; total	2,526 05
Value of lands mortgaged	\$731,781 00
Buildings (insured for \$390,290)	667,706 00
Total value of mortgaged premises	<u>\$1,399,486 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
City of Buffalo, N. Y. bonds	\$225,000 00	\$225,000 00	
Buffalo & Southwestern R. R. Co., first mortgage bonds	36,250 00	36,250 00	
Tonawanda Gas Co., Tonawanda, N. Y., first mortgage bonds	25,000 00	25,000 00	
City of Buffalo, N. Y., warrants	26,772 30	26,772 30	
Totals (carried out at market value)	<u>\$323,022 30</u>	<u>\$323,022 30</u>	323,022 30

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$230,445	169,800 00
Cash in company's principal office, \$868.48; cash in bank, \$91,219.77	92,088 25
Interest due and accrued on stocks, not included in "market value"	1,717 95
Interest due and accrued on collateral loans	875 00
Gross premiums in due course of collection	52,544 13
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	2,872 42
Rents due and accrued	1,461 32

Aggregate amount of all the available assets of the company \$1,454,032 42

LIABILITIES.

Amount of unpaid losses (of which \$2,905.41 are resisted)	\$23,201 95
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$132,227 20
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	<u>177,982 10</u>
Amount of reserve on all outstanding risks	310,209 30
Commissions and brokerage	8,150 34
Aggregate liabilities (except capital stock)	<u>\$341,561 59</u>

Surplus as regards policy-holders.....	\$1,112,470 83
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$912,470 83</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$496,866 92	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	120,327 98	
Net amount of cash actually received for premiums.....		\$376,538 94
Interest received on bonds and mortgages.....		28,064 52
Interest and dividends received on bonds and stocks, and from all other sources.....		20,033 70
Income from all other sources, viz.: rents, \$18,262.25; brokerage account, \$3,026.69.....		21,288 94
Aggregate cash income.....		<u>\$445,926 10</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$283,336 69	
Deduct amount actually received for salvages.....	1,834 40	
Reinsurance.....	6,800 84	
Net amount paid on losses (of which \$26,885.76 belonged to prior years).....		\$275,201 45
Cash dividends actually paid.....		40,000 00
Paid or allowed during the year for commissions and brokerage.....		82,340 99
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		22,175 77
Paid state, national and local taxes, in this and other states.....		7,599 88
All other payments, viz.: Taxes and expenses on real estate, \$9,899.58; expense account, \$14,592.33; traveling expenses, \$2,361.29; printing and stationery, \$1,204.27.....		28,057 47
Aggregate cash expenditures.....		<u>\$455,375 56</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$65,003,520	\$686,537 04
Written during the year.....	45,331,508	493,230 16
Total.....	\$110,335,028	\$1,179,767 20
Deduct expirations.....	48,223,522	521,065 78
In force at the end of the year.....	\$62,101,506	\$658,671 42
Deduct amount reinsured.....	4,860,510	40,263 54
Net amount in force December 31, 1891.....	<u>\$57,250,996</u>	<u>\$618,407 88</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,453,519 83
Total amount of cash dividends declared since the company commenced business.....	705,925 00
Total amount of the company's stock owned by the directors at par value.....	59,500 00
Total amount loaned to officers and directors.....	175,700 00
Losses paid from organization to date.....	3,302,235 90
Losses incurred during the year, fire.....	269,112 23
Loaned to stockholders not officers.....	63,800 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,968,421 00
Premiums received.....	22,069 44
Losses paid.....	16,314 40
Total losses incurred during the year in the State of Michigan.....	<u>14,493 63</u>

CALIFORNIA INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, 318 CALIFORNIA ST., SAN FRANCISCO, CAL.

(Incorporated February, 1861; commenced business February, 1861.)

L. L. BROWNELL, *President*,W. H. C. FOWLER, *Secretary*.

Attorney for Michigan, GEO. W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid \$600,000

ASSETS.

Real estate	\$106,000 00
Loans on bond and mortgage of real estate (first liens)	200,043 25
Interest due and accrued, \$385.72 on said mortgage loans; total	385 72

Value of lands mortgaged	\$709,000 00
Buildings (insured for \$33,500)	218,350 00
Total value of mortgaged premises	\$927,350 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
BONDS—			
North Pacific R. R.	\$25,000 00	\$29,500 00	
California street cable	25,000 00	25,500 00	
Oakland gas	25,000 00	25,750 00	
Pacific rolling mill	8,000 00	8,240 00	
San Diego gas and electric light	25,000 00	25,750 00	
California dry dock	4,000 00	4,170 00	
STOCKS—			
Bank of California	27,500 00	72,800 00	
California Wire Works	10,000 00	5,000 00	
First National Bank	30,000 00	52,200 00	
Grangers' Bank	20,000 00	24,000 00	
London, Paris and American banks	20,000 00	24,000 00	
Oakland Bank, savings	27,550 00	41,325 00	
Oakland gaslight and heat	8,000 00	14,800 00	
Pacific rolling mill	40,000 00	40,000 00	
Safe Deposit & Trust	15,000 00	7,200 00	
San Francisco gas	16,000 00	10,400 00	
Spring Valley water	25,000 00	24,250 00	
Wells, Fargo & Co.	20,000 00	28,000 00	
Union Savings Bank, San Jose	4,500 00	4,500 00	
Totals (carried out at market value)	\$375,550 00	\$464,385 00	464,385 00

Cash in company's principal office, \$16,092.81; cash in bank, \$173,515.98 ..	189,608 79
Interest due and accrued on stocks, not included in "market value"	1,239 02
Gross premiums in due course of collection	126,261 43
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	35,192 61

Aggregate	\$1,123,115 82
Deduct special deposits in other states	50,000 00
Total admitted assets	\$1,073,115 82

LIABILITIES.

Amount of unpaid losses (of which \$5,200 are resisted).....	\$110,240 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$189,081 07
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	143,169 02
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	62,643 90
Amount of reserve on all outstanding risks.....	394,893 99
Commissions and brokerage.....	6,451 02
Aggregate liabilities.....	\$511,585 01
Deduct liabilities on special deposits.....	10,377 58
Net liabilities (except capital stock).....	\$501,207 43
Surplus as regards policy-holders.....	\$571,908 39
Capital stock.....	600,000 00
Impairment of capital.....	\$28,091 61

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount of cash received for premiums.....	\$350,430 39	\$256,989 64	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	337,199 22	140,309 22	
	\$513,231 17	\$116,180 42	
Net amount of cash actually received for premiums.....			\$629,361 59
Interest received on bonds and mortgages.....			12,199 74
Interest and dividends received on bonds and stocks, and from all other sources.....			35,763 38
Income from all other sources, viz.: sale of furniture, \$560.50; investment profits, \$377.50.....			938 00
Aggregate cash income.....			\$678,262 71

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$394,911 58	\$107,031 42	
Net amount paid on losses (of which \$97,774.23 belonged to prior years).....			\$501,943 00
Cash dividends actually paid.....			72,000 00
Paid or allowed during the year for commissions and brokerage.....			96,040 63
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			61,187 40
Paid state, national, and local taxes, in this and other states.....			23,464 28
All other payments.....			74,361 64
Aggregate cash expenditures.....			\$828,996 95

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$61,775,015	\$872,743 88	\$2,857,578	\$141,266 27
Written during the year.....	59,758,050	844,564 28	12,092,496	245,723 80
Total.....	\$121,533,065	\$1,717,308 16	\$14,950,064	\$386,990 07
Deduct expirations.....	57,996,662	710,305 05	12,797,026	264,785 43
In force at the end of the year.....	\$63,537,403	\$1,007,003 11	\$2,153,038	\$122,204 64
Deduct amount reinsured.....	22,262 123	261,198 59	1,214,038	59,599 74
Net amount in force December 31, 1891.....	\$41,275,275	\$745,804 52	\$839,000	\$62,643 90

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,532,718 72
Total amount of cash dividends declared since the company commenced business.....	1,884,200 00
Total amount of the company's stock owned by the directors at par value.....	75,000 00
Losses paid from organization to date.....	4,628,118 25
Dividends declared payable in stock from organization.....	50,000 00
Losses incurred during the year, fire, marine and inland.....	514,408 71

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon (liabilities reinsurance reserve only).....	\$50,000 00	\$10,877 58

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,085,686 00
Premiums received.....	21,568 53
Losses paid.....	18,475 82
Total losses incurred during the year in the State of Michigan.....	20,419 99

CITIZENS' FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 156 BROADWAY, NEW YORK.

(Incorporated April, 1836; commenced business April, 1837.)

EDWARD A. WALTON, *President*, FRANK M. PARKER, *Secretary*.

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid \$300,000 00

ASSETS.

Real estate.....	\$130,700 00
Loans on bond and mortgage of real estate (first liens).....	76,000 00
Interest due, \$132.00 and accrued, \$352.92 on said mortgage loans; total.....	484 92
Value of lands mortgaged.....	\$102,000 00
Buildings (insured for \$38,700.00).....	56,500 00
Total value of mortgaged premises.....	\$158,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
United States 4 per cent registered, bonds.....	\$150,000 00	\$175,500 00
Lake Shore & Michigan Southern R. R., bonds.....	50,000 00	59,500 00
Union Trust Company, stock.....	10,000 00	77,500 00
National Citizens' Bank, stock.....	30,000 00	48,000 00
National Bank of Commerce, stock.....	10,000 00	18,500 00

	<i>Par value.</i>	<i>Market value.</i>	
National Bank of the Republic, stock.....	\$5,000 00	\$9,000 00	
Union Pacific R. R., stock.....	20,000 00	9,600 00	
New York Central & Hudson River R. R., stock.....	20,000 00	23,200 00	
Consolidated Gas Company, stock.....	20,000 00	20,800 00	
Oregon Short Line & Utah Northern R. R., bonds.....	2,000 00	1,600 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R., preferred stock.....	10,000 00	9,800 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R., common stock.....	10,000 00	7,200 00	
Totals (carried out at market value).....	<u>\$87,000 00</u>	<u>\$480,200 00</u>	\$460,200 00

Amount loaned on stocks, bonds and other securities (except mortgages) held as collateral, the market value of which is \$327,920.00.....	255,875 00
Cash in company's principal office, \$5,874.82; cash in bank, \$44,885.63.....	50,760 44
Interest due and accrued on stocks, not included in "market value".....	4,000 00
Interest due and accrued on collateral loans.....	1,943 88
Gross premiums in due course of collection.....	99,871 93
Rents due and accrued.....	1,205 00

Aggregate.....	\$1,081,041 17
Deduct special deposits in other states.....	46,800 00

Total admitted assets.....	<u>\$1,034,241 17</u>
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LIABILITIES.

Amount of unpaid losses (of which \$10,085.00 are resisted).....	\$51,624 92
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$239,663 61
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	266,244 48
Less 50 per cent paid for reinsurance.....	<u>\$18,897 14</u>

Amount of reserve on all outstanding risks.....	487,510 95
Cash dividends declared, due or to become due.....	138 75
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,500 00
Commissions and brokerage.....	11,416 97
Return premiums.....	700 00

Aggregate liabilities.....	\$552,891 59
Deduct liabilities on special deposits.....	10,105 75

Net liabilities (except capital stock).....	<u>\$542,785 84</u>
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Surplus as regards policy-holders.....	\$491,455 83
Capital stock.....	300,000 00
Surplus over capital.....	<u>191,455 83</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks</i> \$734,602 91
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	104,030 32

Net amount of cash actually received for premiums.....	\$630,572 59
Interest received on bonds and mortgages.....	4,844 50
Interest and dividends received on bonds and stocks, and from all other sources.....	36,226 38
Income from all other sources, viz.: rents.....	4,979 41

Aggregate cash income.....	<u>\$676,622 88</u>
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EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$449,729 24
Deduct amount actually received for salvages.....	861 88
Reinsurance.....	14,406 09
Net amount paid on losses (of which \$41,707.96 belonged to prior years).....	\$434,461 37
Cash dividends actually paid.....	30,297 95
Paid or allowed during the year for commissions and brokerage.....	126,947 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	48,646 93
Paid State, national and local taxes in this and other States.....	19,276 45
All other payments, viz: rents, office expenses, stationery, fire patrol, maps, surveys, advertising and other expenses.....	86,811 95
Aggregate cash expenditures.....	<u>\$746,442 52</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$123,570,305 61	\$999,419 92
Written during the year.....	87,079,519 98	753,802 78
Total.....	\$210,649,825 54	\$1,753,222 65
Deduct expirations.....	90,415,147 60	759,477 74
In force at the end of the year.....	\$120,234,677 94	\$998,744 91
Deduct amount reinsured.....	4,094,977 78	36,794 28
Net amount in force December 31, 1891.....	<u>\$116,139,700 16</u>	<u>\$956,950 68</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$12,610,614 13
Total amount of cash dividends declared since the company commenced business.....	1,880,580 00
Total amount of the company's stock owned by the directors at par value.....	86,280 00
Losses paid from organization to date.....	6,355,397 93
Losses incurred during the year, fire.....	447,118 42
Loaned to stockholders not officers.....	32,900 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$29,250 00	\$4,462 62
Virginia.....	17,550 00	5,648 18

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,342,844 00
Premiums received.....	20,183 43
Losses paid.....	13,046 90
Total losses incurred during the year in the State of Michigan.....	<u>13,486 68</u>

CITIZENS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PITTSBURG, PA.

(Incorporated March, 1849; commenced business March, 1850.)

WM. G. JOHNSTON, *President*,J. R. SNIVELY, *Secretary*.

Attorney for Michigan, A. C. BLODGETT, of Detroit.

CAPITAL.

Capital stock paid\$500,000.

ASSETS.

Real estate	\$116,000 00
Loans on bond and mortgage of real estate (first liens)	286,000 00
Interest due and accrued, \$3,889.23, on said mortgage loans; total	3,889 23
Value of lands mortgaged	\$440,900 00
Buildings (insured for \$215,300)	275,000 00
Total value of mortgaged premises	\$715,900 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Allegheny County Compromise	\$1,000 00	\$1,300 00
Pittsburgh & Birmingham Passenger Railway	1,500 00	1,675 00
Sixth ward sub-district school, Allegheny	5,000 00	6,450 00
Point bridge	4,500 00	4,900 00
Pittsburgh, New Castle & L. E. Railway	8,000 00	9,200 00
H. C. Frick Coke Co.	10,000 00	10,250 00
STOCKS—		
Safe Deposit & Trust Co.	5,000 00	6,500 00
Allegheny Bridge Co.	6,250 00	12,500 00
Pittsburgh, McKeesport & Youngheugheny Railway	10,000 00	12,000 00
First National Bank of Allegheny	10,000 00	16,500 00
First National Bank of Pittsburgh	8,400 00	14,448 00
Marine National Bank of Pittsburgh	13,300 00	14,630 00
Allegheny National Bank of Pittsburgh	10,000 00	13,200 00
Duquesne National Bank of Pittsburgh	16,500 00	29,700 00
Mechanics' National Bank of Pittsburgh	1,200 00	3,000 00
Metropolitan National Bank of Pittsburgh	10,000 00	11,000 00
Merchants & Manufacturers' National Bank of Pittsburgh	3,000 00	3,900 00
Masonic National Bank of Pittsburgh	5,000 00	6,000 00
German National Bank of Allegheny	2,500 00	4,875 00
Citizen's National Bank of Pittsburgh	6,250 00	8,250 00
Third National Bank of Pittsburgh	11,500 00	16,100 00
Iron City National Bank of Pittsburgh	8,000 00	14,400 00
Exchange National Bank of Pittsburgh	2,750 00	4,675 00
Guarantee Co. of North America	250 00	275 00
Allegheny Insurance Co.	1,000 00	1,900 00
Birmingham Insurance Co.	4,500 00	4,600 00
Monongahela Insurance Co.	1,250 00	1,250 00
N. Y. & Cleveland Gas Coal Co.	750 00	525 00
Mechanics' National Bank	250 00	600 00
Iron City National Bank	700 00	1,200 00
People's Insurance Co.	1,750 00	1,050 00
Totals (carried out at market value)	\$169,150 00	\$335,413 00

235,413 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$50,370	\$39,500 00
Cash in company's principal office, \$2,877.66; cash in bank, \$52,752.06	55,629 72
Interest due and accrued on stocks, not included in "market value"	669 91
Gross premiums in due course of collection	34,798 38
Rents due and accrued	280 83
Aggregate amount of all the available assets of the company	\$772,181 08

LIABILITIES.

Amount of unpaid losses (of which \$2,600 are resisted)	\$60,889 30
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$120,424 19
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	81,362 43
Amount of reserve on all outstanding risks	201,786 62
Commissions and brokerage	7,099 73
Aggregate liabilities (except capital stock)	\$289,775 65
Surplus as regards policy-holders	\$502,405 43
Capital stock	500,000 00
Surplus over capital	\$2,405 43

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$357,876 59
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	54,819 94
Net amount of cash actually received for premiums	\$303,256 65
Interest received on bonds and mortgages	15,687 86
Interest and dividends received on bonds and stocks, and from all other sources	14,605 42
Income from all other sources	6,468 16
Aggregate cash income	\$340,018 09

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$207,701 81
Net amount paid on losses (of which \$23,586.03 belonged to prior years) ..	\$207,701 31
Cash dividends actually paid	20,000 00
Paid or allowed during the year for commissions and brokerage	62,543 45
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	18,750 18
Paid state, national, and local taxes, in this and other states	7,090 83
All other payments	19,156 63
Aggregate cash expenditures	\$335,242 40

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$29,687,474	\$847,487 00
Written during the year	32,819,386	364,532 35
Total	\$62,006,810	\$712,849 85
Deduct expirations	27,284,167	302,080 95
In force at the end of the year	\$34,722,643	\$410,268 40
Deduct amount reinsured	1,253,606	14,491 90
Net amount in force December 31, 1891	\$33,469,037	\$395,776 50

GENERAL INTERROGATORIES.

Total amount loaned to officers and directors.....	\$22,000 00
Loaned to stockholders not officers.....	16,180 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,205,182 00
Premiums received.....	20,250 10
Losses paid.....	14,915 49
Total losses incurred during the year in the State of Michigan.....	14,727 56

COMMERCE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 57 STATE STREET, ALBANY, N. Y.

(Incorporated June 1, 1859; commenced business June 1, 1859.)

GARRET A. VAN ALLEN, *President*, E. D. JENNISON, *Secretary*.

Attorney for Michigan, ALEXANDER A. SAENGER of Detroit.

CAPITAL.

Capital stock paid\$200,000.

ASSETS.

Real estate.....	875,000 00
Loans on bond and mortgage of real estate (first liens).....	31,900 00
Value of lands mortgaged.....	\$32,450 00
Buildings (insured for \$44,400).....	45,050 00
Total value of mortgaged premises.....	\$77,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
National Commercial Bank, Albany, N. Y.....	\$15,000 00	\$47,250 00	
First National Bank, " ".....	15,000 00	24,750 00	
National Exchange Bank, " ".....	7,200 00	8,250 00	
Albany City National Bank, " ".....	7,000 00	7,000 00	
National Bank of Cohoes, N. Y.....	5,000 00	6,500 00	
South End Bank, Albany, N. Y.....	5,000 00	5,250 00	
Merchants' National Bank, Albany, N. Y.....	800 00	1,600 00	
Holland Trust Co. stock, New York.....	2,500 00	4,750 00	
Rensselaer and Saratoga R. R. Co. stock.....	20,000 00	34,000 00	
Totals (carried out at market value).....	\$77,500 00	\$139,380 00	139,380 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$7,095.00	\$3,900 00
Cash in company's principal office, \$1,689.26; cash in bank, \$88,564.42	90,253 68
Interest due and accrued on stocks, not included in "market value"	582 83
Gross premiums in due course of collection	9,061 82
Rents due and accrued	1,079 09
Aggregate amount of all the available assets of the company	<u>\$351,157 42</u>

LIABILITIES.

Amount of unpaid losses	\$16,390 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$44,108 23
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	31,944 75
Amount of reserve on all outstanding risks	76,052 98
Commissions and brokerage	1,687 56
Return premiums	821 69
Aggregate liabilities (except capital stock)	<u>\$94,952 23</u>
Surplus as regards policy-holders	\$256,205 19
Capital stock	200,000 00
Surplus over capital	<u>\$56,205 19</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$123,877 43
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	17,351 22
Net amount of cash actually received for premiums	\$111,526 21
Interest received on bonds and mortgages	1,459 48
Interest and dividends received on bonds and stocks, and from all other sources	9,615 94
Income from all other sources, viz.: rents, \$6,127.01	6,127 01
Aggregate cash income	<u>\$128,728 64</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$73,065 71
Reinsurance	1,445 82
Net amount paid on losses (of which \$9,436.20 belonged to prior years)	\$71,619 89
Cash dividends actually paid	12,000 00
Paid or allowed during the year for commissions and brokerage	22,551 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	10,486 01
Paid state, national, and local taxes, in this and other states	6,705 99
All other payments, viz.: advertising and printing, \$2,660.01; traveling, \$639.21; office expenses and building repairs, \$3,357.75; maps and agency expenses, \$1,609.29	8,566 26
Aggregate cash expenditures	<u>\$131,929 82</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$14,581,847	\$146,628 18
Written during the year	18,499,346	131,682 68
Total	\$28,081,193	\$278,310 81
Deduct expirations	12,428,918	119,909 88
In force at the end of the year	\$15,652,275	\$158,400 93
Deduct amount reinsured	1,052,563	9,970 81
Net amount in force December 31, 1891	\$14,599,712	\$148,430 32

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$4,544,782 00
Total amount of <i>cash</i> dividends declared since the company commenced business	792,000 00
Total amount of the company's stock owned by the directors at par value	47,525 00
Losses paid from organization to date	8,028,755 00
Losses incurred during the year, fire	79,400 19

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$446,467 00
Premiums received	5,324 18
Losses paid	886 29
Total losses incurred during the year in the State of Michigan	886 29

COMMONWEALTH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 68 WILLIAMS STREET, NEW YORK.

(Incorporated August 23, 1886; commenced business September 15, 1886.)

M. M. BELDING, *President*, - - - - - CHAS. S. BARTOW, *Secretary*.

Attorney for Michigan, L. N. PITTMAN, of Detroit.

CAPITAL.

Capital stock paid \$500,000. |

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$261,000 00
Interest accrued on said mortgage loans	3,711 66
Value of lands mortgaged	\$241,500 00
Buildings (insured for \$268,325)	238,000 00
Total value of mortgaged premises	\$479,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
United States legal tender notes.....	\$70,000 00	\$70,000 00	
District of Columbia 2-10 year bonds.....	50,000 00	51,750 00	
New York City additional water stock, due 1904-5.....	125,000 00	128,750 00	
United N. J. R. R. & Canal Co. stock.....	3,300 00	7,441 50	
C. C. C. & St. L. R. R. preferred stock.....	10,000 00	9,850 00	
New York Central & Hudson River R. R. stock.....	20,000 00	22,200 00	
Delaware & Hudson Canal Co. stock.....	20,000 00	24,700 00	
Metropolitan Elevated R. R. first mortgage.....	10,000 00	11,650 00	
Merchants' National Bank, N. Y., stock.....	2,500 00	3,825 00	
National Bank of Commerce, N. Y., stock.....	2,500 00	4,650 00	
Bank of America, N. Y., stock.....	2,500 00	5,075 00	
Central National Bank, N. Y., stock.....	1,000 00	1,285 00	
Bowery Bank of N. Y. stock.....	5,000 00	15,500 00	
German American Bank, N. Y., stock.....	3,750 00	4,650 00	
N. Y. Produce Exchange Bank stock.....	5,000 00	5,750 00	
Totals (carried out at market value).....	\$380,550 00	\$388,076 50	\$368,076 50

Cash in company's principal office, \$387.85; cash in bank, \$17,640.37	18,528 22
Interest due and accrued on stocks, not included in "market value".....	1,990 80
Gross premiums in due course of collection	27,629 88

Aggregate amount of all the available assets of the company..... \$680,937 06

LIABILITIES.

Amount of unpaid losses (of which \$16,500.00 are resisted)	\$42,602 30
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$84,128 32
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	13,293 11
Amount of reserve on all outstanding risks	97,419 43
Interest due to scrip-holders	904 69
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,500 00
Commissions and brokerage	1,819 40
Return premiums.....	1,230 57

Aggregate liabilities (except capital stock)

Surplus as regards policy-holders.....	\$585,480 67
Capital stock.....	500,000 00
Surplus over capital.....	85,480 67

INCOME DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums.....	\$209,964 99
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	26,180 16
Net amount of cash actually received for premiums	\$183,834 83
Interest received on bonds and mortgages.....	7,498 68
Interest and dividends received on bonds and stocks, and from all other sources.....	19,283 25
Aggregate cash income.....	<u>\$210,616 76</u>

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses.....	\$148,668 30
Deduct amount actually received for salvages.....	82 91
Net amount paid on losses (of which \$6,236.36 belonged to prior years) ..	\$148,635 39
Cash dividends actually paid.....	15,000 00
Interest paid to scrip-holders	1,009 50
Paid or allowed during the year for commissions and brokerage.....	12,689 90

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$28,881 12
Paid state, national, and local taxes, in this and other states.....	4,032 74
All other payments, viz.: Rent, furniture and fixtures, maps, inspections, printing, stationery, advertising, and miscellaneous.....	15,737 44
Aggregate cash expenditures.....	<u>\$225,986 09</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$20,427,940	\$202,880 63
Written during the year.....	22,964,981	211,722 59
Total.....	\$43,392,921	\$414,603 22
Deduct expirations.....	23,618,430	218,963 88
In force at the end of the year.....	\$19,774,441	\$195,619 39
Deduct amount reinsured.....	148,350	1,063 78
Net amount in force December 31, 1891.....	<u>\$19,626,091</u>	<u>\$194,525 61</u>

GENERAL INTERROGATORIES.

Total amount of premiums received since the organization of the company to date.....	\$1,041,816 78
Total amount of cash dividends declared since the company commenced business.....	51,000 00
Total amount of the company's stock owned by the directors at par value.....	35,300 00
Losses paid from organization to date.....	610,589 77
Losses incurred during the year, fire.....	<u>170,296 11</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$232,500 00
Premiums received.....	2,668 97
Losses paid.....	7 45
Total losses incurred during the year in the State of Michigan.....	7 45

CONCORDIA FIRE INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, CORNER THIRD AND WEST WATER ST., MILWAUKEE, WIS.

(Incorporated March 7, 1870; commenced business March 22, 1870.)

J. H. INHISCH, *President*, GUSTAV WOLLAEGER, *Secretary*.

Attorney for Michigan, H. A. CHRISTIANSEN of Detroit.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$428,355 00
Interest due and accrued, on said mortgage loans	4,247 66
Value of lands mortgaged	\$846,850 00
Buildings	563,850 00
Total value of mortgaged premises	\$1,210,700 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Bonds of Cook county, Ill., 7%	\$5,000 00	\$5,000 00	
" " Chicago, Ill., 7%	5,000 00	5,000 00	
" " " " 7%	10,000 00	10,400 00	
" " " " 4%	25,000 00	25,500 00	
" " Washington county, Ill., 6%	15,000 00	15,000 00	
Cincinnati sinking fund bonds, 5%	40,000 00	42,600 00	
Totals (carried out at market value)	\$100,000 00	\$103,500 00	103,500 00

Cash in company's principal office, \$3,703.83; cash in bank, \$42,428.16	46,131 99
Interest due and accrued on stocks, not included in "market value"	1,341 67
Gross premiums in due course of collection	49,209 81
Due from other companies for reinsurance on losses already paid	823 22

Aggregate amount of all the available assets of the company	\$633,609 35
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LIABILITIES.

Amount of unpaid losses (of which \$3,000.00 are resisted)	\$17,907 70
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$112,976 75
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	182,712 94
Amount of reserve on all outstanding risks	295,689 69
Cash dividends declared, due or to become due	3 00
Commission and brokerage	9,841 98
Aggregate liabilities (except capital stock)	\$323,442 35

Surplus as regards policy-holders	\$310,167 00
Capital stock	200,000 00
Surplus over capital	\$110,167 00

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$419,205 91	
Deduct amount of cash paid for reinsurance, for rebate, abatement, and return premiums	75,619 82	
Net amount of cash actually received for premiums	\$343,586 09	
Interest received on bonds and mortgages	22,246 08	
Interest and dividends received on bonds and stocks, and from all other sources	8,525 00	
Aggregate cash income	\$374,357 17	

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$180,414 20	
Deduct amount actually received for salvages	1,539 79	
Reinsurance	11,067 05	

Net amount paid on losses (of which \$7,713.89 belonged to prior years) ..	\$167,757 36
Cash dividends actually paid.....	11,997 00
Paid or allowed during the year for commissions and brokerage	77,332 71
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	23,327 50
Paid state, national, and local taxes, in this and other states	7,724 52
All other payments.....	31,117 37
Aggregate cash expenditures.....	<u>\$319,256 46</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$42,518,130	\$536,927 48
Written during the year	84,630,253	423,263 43
Total.....	\$77,148,383	\$960,190 91
Deduct expirations.....	29,290,509	371,586 04
In force at the end of the year.....	\$47,857,874	\$588,603 87
Deduct amount reinsured	2,520,876	32,897 98
Net amount in force December 31, 1891	<u>\$45,336,998</u>	<u>\$555,705 89</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,196,619 35
Total amount of cash dividends declared since the company commenced business.....	149,667 00
Total amount of the company's stock owned by the directors at par value.....	150,300 00
Losses paid from organization to date	1,634,132 09
Losses incurred during the year, fire	<u>176,671 86</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,946,706 00
Premiums received	23,520 07
Losses paid	18,122 22
Total losses incurred during the year in the State of Michigan	<u>17,447 65</u>

CONNECTICUT FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, HARTFORD, CONN.

(Incorporated June, 1850; commenced business, July, 1850.)

J. D. BROWNE, *President*, - - - - - CHARLES R. BURT, *Secretary*.
 Attorney for Michigan, CHAS. F. PELTIER, of Detroit, Mich.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

Real estate	\$99,800 00
Loans on bond and mortgage of real estate (first liens)	779,300 00
Value of lands mortgaged	\$1,024,775 00
Buildings (insured for \$722,400)	961,750 00
Total value of mortgaged premises	\$2,006,525 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Dominion of Canada, 4 per cent.	\$100,000 00	\$106,000 00
State of Georgia, 4½ per cent.	25,000 00	26,625 00
City of Dallas, Texas	12,000 00	12,360 00
City of East Portland, Oregon	25,000 00	28,500 00
City of Erie, Pa.	10,000 00	10,300 00
City of Hartford	15,000 00	15,000 00
City of Middletown, 7's	10,000 00	10,600 00
City of Middletown, 6's	10,000 00	10,600 00
City of New Britain	15,000 00	15,750 00
City of Richmond, Va.	50,000 00	60,000 00
City of Urbana, O.	15,000 00	15,900 00
Mankato, Minn., Board of Education	15,000 00	15,000 00
School District No. 24, Marion Co., Oregon	18,000 00	14,170 00
Toledo, Ohio, Board of Education	10,000 00	10,500 00
Coffey County, Kansas	10,000 00	10,000 00
Wapello County, Iowa	8,000 00	8,000 00
Minneapolis Gas Light Co.	25,000 00	26,250 00
Black Rock & Salisbury Beach Street R. R. Co.	10,000 00	9,500 00
Broadway & Seventh Avenue R. R. Co.	20,000 00	21,200 00
Chicago, Burlington & Quincy R. R. Co.	7,000 00	6,850 00
Chicago, Burlington & Quincy R. R. Co., convertible	6,900 00	7,728 00
Cincinnati, Dayton & Ironton R. R. Co.	15,000 00	14,825 00
Dayton & Michigan R. R. Co.	25,000 00	26,250 00
Detroit, Lansing & Northern R. R. Co., guaranteed	2,000 00	2,000 00
Grand Rapids, Detroit & Lansing R. R. Co., guaranteed	3,000 00	3,000 00
Michigan Central R. R. Co.	20,000 00	24,000 00
New York & New England R. R. Co.	60,000 00	61,200 00
New York, New Haven & Hartford R. R. Co., guaranteed	40,000 00	50,800 00
Quincy, Alton & St. Louis R. R. Co.	49,000 00	49,000 00
West Chicago Street R. R. Co.	10,000 00	10,000 00
Helena, Montana, sewerage	17,000 00	17,595 00
Central Safety Deposit Co., Chicago	25,000 00	25,625 00
Chamber of Commerce Safety Vault Co., Chicago	10,000 00	10,200 00
Traders' Safe and Trust Co., Chicago	10,000 00	10,000 00
Northwestern Telegraph Co.	10,000 00	11,200 00
STOCKS—		
14 shares Boston & Albany R. R. Co.	11,400 00	22,572 00
28 " Boston & Albany R. R. Co., 10 per cent paid.	2,800 00	3,024 00
690 " Chicago, Burlington & Quincy R. R. Co.	69,000 00	74,520 00
150 " Chicago & Northwestern R. R. Co.	15,000 00	17,250 00
220 " Chicago, Rock Island & Pacific R. R. Co.	22,000 00	19,580 00
200 " Detroit, Lansing & Northern R. R. Co., preferred	20,000 00	8,000 00
300 " New York Central & Hudson River R. R. Co.	30,000 00	35,400 00
300 " New York, New Haven & Hartford R. R. Co.	30,000 00	67,500 00
300 " Pittsburg, Fort Wayne & Chicago R. R. Co.	30,000 00	45,900 00
310 " Importers and Traders' National Bank, N. Y.	81,000 00	155,000 00
100 " Etna National Bank, Hartford	10,000 00	11,500 00
98 " Charter Oak National Bank, Hartford	9,800 00	9,488 00
125 " Farmers and Mechanics' National Bank, Hartford	12,500 00	18,375 00
125 " First National Bank, Hartford	18,500 00	19,240 00
300 " Hartford National Bank, Hartford	30,000 00	45,000 00
100 " Mercantile National Bank, Hartford	10,000 00	8,000 00
412 " National Exchange Bank, Hartford	20,600 00	25,958 00
150 " Phenix National Bank, Hartford	15,000 00	18,750 00
45 " Connecticut Trust and Safe Deposit Co.	4,500 00	6,300 00
167 " First National Bank, Minneapolis, Minn.	16,700 00	25,060 00
11 " Second National Bank, New Haven, Conn.	1,100 00	1,870 00
600 " Northwestern Telegraph Co., guaranteed	30,000 00	30,000 00
Totals (carried out at market value)	\$1,147,900 00	\$1,408,101 00

1,408,101 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$8,400	4,300 00
Cash in company's principal office, \$730.67; cash in bank, \$189,891.85	190,622 52
Gross premiums in due course of collection	150,304 73

Aggregate	\$2,632,228 25
Deduct special deposits in other states	225,000 00
Total admitted assets	\$2,407,228 25

LIABILITIES.

Amount of unpaid losses (of which \$15,396.04 are resisted).....		\$167,982 85
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$421,504 87	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	492,151 37	
Amount of reserve on all outstanding risks.....		913,656 24
Aggregate.....		\$1,081,639 09
Deduct liabilities on special deposits.....		70,250 33
Net liabilities.....		\$1,111,388 76
Surplus as regards policy-holders.....	\$1,295,839 49	
Capital stock.....	1,000,000 00	
Surplus over capital.....	\$295,839 49	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$1,539,641 61	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	259,804 61	
Net amount of cash actually received for premiums.....		\$1,279,837 00
Interest received on bonds and mortgages.....		48,316 71
Interest and dividends received on bonds and stocks and from all other sources.....		65,900 25
Aggregate cash income.....		\$1,394,053 96

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$761,101 80	
Net amount paid on losses (of which \$95,206.07 belonged to prior years)...		\$761,101 80
Cash dividends actually paid.....		80,000 00
Paid or allowed during the year for commissions and brokerage.....		234,157 73
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		102,440 07
Paid state, national and local taxes, in this and other states.....		28,438 48
All other payments, viz.: general expenses.....		99,620 77
Aggregate cash expenditures.....		\$1,305,758 85

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$125,165,881	\$1,539,287 28
Written during the year.....	127,155,488	1,539,641 61
Total.....	\$252,321,369	\$3,078,928 89
Deduct expirations.....	112,501,555	1,311,780 86
In force at the end of the year.....	\$139,819,794	\$1,737,147 93
Deduct amount reinsured.....		
Net amount in force December 31, 1891.....	\$139,819,794	\$1,737,147 93

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$13,579,183 44
Total amount of cash dividends declared since the company commenced business.....	1,885,000 00
Total amount of the company's owned by the directors at par value.....	76,300 00
Total amount loaned to officers and directors.....	12,300 00
Losses paid from organization to date.....	7,615,767 64
Loaned to stockholders not officers.....	19,800 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$100,000 00	\$25,319 28
Oregon.....	50,000 00	10,141 70
Georgia.....	25,000 00	15,616 36
Virginia.....	50,000 00	19,172 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR, 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$4,568,369 00
Premiums received.....	69,512 06
Losses paid.....	51,740 07
Total losses incurred during the year in the State of Michigan.....	53,209 51

CONTINENTAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 100 AND 102 BROADWAY, NEW YORK.

(Incorporated November, 1852; commenced business January, 1853.)

F. C. MOORE, *President*, EDWARD LANNING, *Secretary*.

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

Real estate.....	\$734,360 00
Loans on bond and mortgage of real estate (first liens).....	155,235 00
Interest accrued on said mortgage loans.....	3,228 40
Value of lands mortgaged.....	\$209,950 00
Buildings (insured for \$188,560).....	213,950 00
Total value of mortgaged premises.....	\$423,900 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>STOCKS—</i>	<i>Par value.</i>	<i>Market value,</i>
250 shares American Exchange National Bank.....	\$25,000 00	\$37,500 00
69 " Bank of America.....	6,900 00	13,800 00
50 " Bowery Bank.....	5,000 00	15,000 00
1200 " Mechanics' National Bank.....	80,000 00	57,000 00
250 " Mercantile National Bank.....	25,000 00	55,000 00
350 " Merchants' National Bank.....	17,500 00	28,250 00
100 " Nassau Bank.....	5,000 00	8,000 00
382 " Phenix National Bank.....	7,640 00	9,932 00
200 " Central Trust Co.....	20,000 00	240,000 00
500 " Chicago, St. Paul, Minneapolis & Omaha R'y Co. preferred.....	50,000 00	55,000 00
1000 " Cleveland, Cincinnati, Chicago & St. Louis R'y Co. preferred.....	100,000 00	98,000 00
500 " Lake Shore & Michigan Southern R'y Co.....	50,000 00	61,500 00
1770 " New York & Harlem R. R. Co. guaranteed.....	88,500 00	221,250 00
256 " New York, New Haven & Hartford R. R. Co.....	25,600 00	57,800 00
1000 " Pennsylvania R. R. Co.....	50,000 00	57,000 00
5000 " Pittsburgh, McKeesport & Youghiogheny R. R. Co. guaranteed.....	250,000 00	300,000 00
1000 " United New Jersey R. R. and Canal Co., guar.....	100,000 00	225,000 00

BONDS—

	Par value.	Market value.
Atlantic & Gulf R. R. Co. first mortgage 7 per cent, 1897.....	\$44,000 00	\$48,400 00
Cedar Rapids, Ia. F'l & N. W. R'y Co. 1st guar. mortgage 6 per cent 1920, registered.....	50,000 00	50,000 00
Central R. R. Co. and Bk'g Co. of Ga. Trepapita first mortgage 7 per cent 1898, registered.....	100,000 00	101,000 00
Chicago, R. I. & Pacific R. R. Co. coll. and ext., first mort- gage 5 per cent, 1924.....	100,000 00	101,000 00
Chicago, Milwaukee & St. Paul R. R. Co. (Chicago & Pac. div.) first mortgage 6 per cent, 1910, registered.....	50,000 00	57,500 00
Chicago & Northwestern R. R. Co. 1st mortgage sinking fund 6 per cent, 1929, registered.....	50,000 00	57,500 00
Chicago, St. Paul, Minneapolis & Omaha R. R. Co. 1st cons. mortgage 6 per cent, 1930, registered.....	100,000 00	120,000 00
Columbia & Greenville R. R. Co. first mortgage 6 per cent, 1916, registered.....	50,000 00	50,000 00
Elmira, Cortland & Northern R. R. pref. 1st mortgage 6 per cent, 1914, registered.....	50,000 00	55,000 00
Erie R'y Co. consolidated first mortgage 7 per cent, 1920, registered.....	50,000 00	67,500 00
Georgia, Carolina & Northern R'y Co. guar. 1st mortgage 5 per cent, 1929.....	25,000 00	25,000 00
Grand Rapids, Lansing & Detroit R. R. Co. guar. first mort- gage 5 per cent, 1927.....	50,000 00	47,500 00
Indiana, Bloomington & (W'n) R'y Co. pref. first mort- gage 7 per cent, 1900, registered.....	135,000 00	155,250 00
Kentucky Central R'y Co. first mortgage 4 per cent, 1897.....	50,000 00	41,000 00
Midland R'y Co. of N. J. first mortgage 6 per cent, 1910.....	50,000 00	58,000 00
Milwaukee, L. S. & Western R. R. Co. first cons. 6 per cent, 1921, registered.....	100,000 00	123,000 00
Morris & Essex R. R. Co. first cons. guar. 7 per cent, 1915, registered.....	50,000 00	67,500 00
New York Central & Hudson River R. R. Co. deb. 5 per cent, 1904, registered.....	50,000 00	54,000 00
New York, Lackawanna & Western R'y Co. first mortgage 6 per cent, 1921, registered.....	50,000 00	62,500 00
New York, L. E. & Western R. R. Co. first mortgage 6 per cent prior lien, 1906, registered.....	50,000 00	55,000 00
Raleigh & Augusta Air Line R. R. Co. first mortgage 6 per cent, 1926.....	50,000 00	55,000 00
Richmond & Danville R. R. Co. first mortgage 6 per cent, 1915.....	50,000 00	55,000 00
St. Paul, Minneapolis & Manitoba R'y Co. (Dak. extension) 6 per cent, 1910, registered.....	100,000 00	115,000 00
Western Union Telegraph Co. collateral trust five per cent Portland, Oregon, water, five per cent, 1917.....	100,000 00	100,000 00
Portland, Oregon, water, five per cent, 1917.....	50,000 00	55,000 00
Richmond, Va., 4 per cent, 1920.....	50,000 00	50,000 00
Alabama new, class "A," 1906.....	10,000 00	10,000 00
Georgia 4½ per cent, 1915.....	25,000 00	27,500 00
South Carolina consolidated "Brown" bonds, 1893.....	12,000 00	11,400 00
United States registered 6 per cent, currency.....	443,000 00	523,505 00
New York city registered 3 per cent, 1919.....	5,000 00	5,000 00
Totals (carried out at market value).....	\$3,006,140 00	\$3,941,887 00

Cash in company's principal office, \$23,756.18; cash in bank, \$423,478.97..	452,235 15
Interest due and accrued on stocks, not included in "market value".....	32,762 50
Interest due and accrued on collateral loans	391 70
Gross premiums in due course of collection	293,825 01
Bills receivable, not matured, taken for fire, marine, or inland risks.....	184,267 78
Rents due and accrued.....	8,592 17
Aggregate	\$5,906,784 71
Deduct special deposits in other states	132,500 00
Total admitted assets.....	\$5,674,284 71

LIABILITIES.

Amount of unpaid losses (of which \$29,370 are resisted).....	\$274,285 77
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$723,523 83
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,918,251 47
Amount of reserve on all outstanding risks	2,636,775 30
Unpaid principal on scrip, \$30,334; interest due to scrip-holders, \$6,188.28	36,522 28
Cash dividends declared, due or to become due.....	651 00

Reserved for contingencies.....	\$150,000 00
Commissions and brokerage.....	62,789 12
Aggregate.....	\$3,161,023 47
Deduct liabilities on special deposits.....	46,261 93
Net liabilities.....	\$3,114,761 54
Surplus as regards policy-holders.....	\$2,559,523 17
Capital stock.....	1,000,000 00
Surplus over capital.....	\$1,559,523 17

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$2,663,638 11
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	259,369 86
Net amount of cash actually received for premiums.....	\$2,409,268 25
Interest received on bonds and mortgages.....	8,365 57
Interest and dividends received on bonds and stocks, and from all other sources.....	206,510 82
Income from all other sources.....	36,399 16
Aggregate cash income.....	\$2,660,543 80

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$1,473,534 48	\$9,781 28
Deduct amount actually received for salvages.....	3,566 94	
Reinsurance.....	57,060 45	
	\$1,412,907 09	\$9,781 28
Net amount paid on losses (of which \$221,756.42 belonged to prior years).....	\$1,422,638 37	
Cash dividends actually paid.....	140,861 00	
Scrip, or certificate of profits redeemed in cash.....	791 00	
Paid or allowed during the year for commissions and brokerage.....	512,190 50	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	256,495 11	
Paid state, national, and local taxes, in this and other states.....	58,692 30	
All other payments, viz.: stationery, advertising, printing, postage, express, traveling expense, hotel fares, national and local boards, rents, maps, supplies, etc.....	200,936 32	
Aggregate cash expenditures.....	\$2,592,604 60	

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$579,440,647	\$4,984,100 29
Written during the year.....		334,452,338	2,796,876 89
Total.....		\$913,892,985	\$7,780,976 68
Deduct expirations.....		\$71,210,594	2,692,509 58
In force at the end of the year.....		\$542,682,391	\$5,088,467 10
Deduct amount reinsured.....		7,824,162	73,256 79
Net amount in force December 31, 1891.....		\$534,858,229	\$4,995,210 81

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$49,547.83	10
Total amount of <i>cash</i> dividends declared since the company commenced business.....	4,990,247	36
Total amount of the company's stock owned by the directors at par value.....	171,600	00
Total amount loaned to officers and directors.....	1,000	00
Losses paid from organization to date.....	27,623,927	21
Losses incurred during the year, fire, marine and inland.....	1,456,276	84

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively*, for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits</i>	<i>Liabilities.</i>
Georgia.....	\$27,500 00	\$21,148 67
Virginia.....	50,000 00	17,390 88
Oregon.....	55,000 00	7,732 38

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire, marine, and inland risks taken.....	<i>Fire risks.</i>	\$4,000,000 00
Premiums received.....		62,428 19
Losses paid.....		41,360 88
Total losses incurred during the year in the State of Michigan.....		41,525 28

COOPER INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON, OHIO.

(Incorporated January, 1867; commenced business January 22, 1867.)

W. P. CALLAHAN, *President*, CHAS. W. SCHINK, *Secretary*.

Attorney for Michigan, JAMES T. STEERLING of Detroit.

CAPITAL.

Capital stock paid.....\$100,000.

ASSETS.

Real estate.....	\$900 00
Loans on bond and mortgage of real estate (first liens).....	25,667 27
Interest due \$280.00 and accrued, \$604.45 on said mortgage loans; total.....	884 45
Total value of mortgaged premises.....	\$109,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Merchant's National Bank stock, Dayton, O.....	\$11,600 00	\$17,980 00
Dayton " " " " " ".....	10,200 00	16,830 00
Teutonia " " " " " ".....	1,500 00	1,875 00
Merchant's " " " Cincinnati, O.....	15,000 00	21,000 00
Third " " " Piqua, O.....	8,400 00	9,240 00
First " " " Plymouth, O.....	2,700 00	5,400 00

		Par value.	Market value.	
First	National Bank stock, Hamilton, O.	\$5,000 00	\$10,000 00	
Citizens'	" " " Hillsboro, O.	2,000 00	3,000 00	
"	" " " Mansfield, O.	10,000 00	16,000 00	
Fourth	" " " Grand Rapid, Mich.	15,300 00	17,500 00	
Indianapolis	" " " Indianapolis, Ind.	12,000 00	15,600 00	
Meridian	" " " " "	5,000 00	8,500 00	
Citizens'	" " " Muncie, Ind.	6,400 00	8,788 00	
Globe	" " " Chicago, Ill.	5,000 00	5,250 00	
Union Safe, Deposit and Trust Co. stock, Dayton, O.		1,000 00	1,200 00	
Fifth Street Railroad Co's stock, Dayton, O.		10,150 00	13,702 50	
Home Ave.	" " " " "	5,450 00	5,450 00	
Dayton Hydraulic Railroad Co's stock, Dayton, O.		12,900 00	25,800 00	
Dayton Ice Manufacturing and Cold Storage Co's stock, Dayton, O.		2,000 00	1,600 00	
New Carlisle bonds, New Carlisle, O.		1,500 00	1,500 00	
Totals (carried out at market value)		\$143,100 00	\$306,290 50	\$206,290 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$53,000.00	41,043 17
Cash in company's principal office, \$5,417.26; cash in bank, \$13,275.28	18,692 54
Interest due and accrued on stocks, not included in "market value"	2,768 08
Interest due and accrued on collateral loans	764 39
Gross premiums in due course of collection	21,660 06
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	1,127 94
Aggregate amount of all the available assets of the company	\$319,798 40

LIABILITIES.

Amount of unpaid losses	\$10,369 65
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$44,907 66
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	84,367 20
Amount of reserve on all outstanding risks	129,774 86
Due other companies	1,556 86
Aggregate liabilities (except capital stock)	\$141,701 37
Surplus as regards policy-holders	\$178,097 03
Capital stock	100,000 00
Surplus over capital	\$78,097 03

INCOME DURING THE YEAR.

	On fire risks.	
Gross amount of cash received for premiums	\$189,188 82	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	48,908 52	
Net amount of cash actually received for premiums		\$140,230 30
Interest received on bonds and mortgages		2,634 73
Interest and dividends received on bonds and stocks, and from all other sources		10,752 73
Aggregate cash income		\$153,617 76

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses	\$101,850 97	
Reinsurance	23,168 44	
Net amount paid on losses (of which \$5,852.15 belonged to prior years)		\$78,482 53
Cash dividends actually paid		10,000 00
Paid or allowed during the year for commissions and brokerage		27,340 53

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	\$12,430 91
Paid state, national, and local taxes, in this and other states	2,834 97
All other payments, viz.: general expenses, \$16,497.94; supplies, \$2,048.51	18,546 45
Aggregate cash expenditures	<u>\$149,635 39</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums. thereon.</i>
In force December 31, 1890	\$16,887,899	\$194,732 64
Written during the year	17,124,718	196,158 74
Total	\$34,022,617	\$390,896 38
Deduct expirations	10,079,544	119,648 01
In force at the end of the year	\$23,943,073	\$271,238 37
Deduct amount re-insured	3,087,792	35,533 56
Net amount in force December 31, 1891	<u>\$20,855,281</u>	<u>\$235,704 81</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,527,852 96
Total amount of cash dividends declared since the company commenced business	239,100 00
Total amount of the company's stock owned by the directors at par value	27,800 00
Total amount loaned to officers and directors	7,500 00
Losses paid from organization to date	1,116,674 40
Losses incurred during the year, fire, marine and inland	<u>82,150 03</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine, and inland risks taken	\$1,715,854 00
Premiums received	36,147 70
Losses paid	17,979 44
Total losses incurred during the year in the State of Michigan	<u>16,558 00</u>

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DELAWARE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, CORNER THIRD AND WALNUT STREETS, PHILADELPHIA, PA.

(Incorporated April 10, 1835; commenced business August 6, 1835.)

JATTNALL PAULDING, *President*, - - - - - HENRY LYLURN, *Secretary*.

Attorney for Michigan, EUGENE HARBECK, of Detroit.

CAPITAL.

Capital\$702,875.

ASSETS.

Real estate		\$145,000 00
Loans on bond and mortgage of real estate (first liens)		137,200 00
Interest due and accrued on said mortgage loans		1,525 05
Value of lands mortgaged	\$187,000 00	
Buildings (insured for \$106,500.00)	146,000 00	
Total value of mortgaged premises	\$333,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
City of Philadelphia	\$35,000 00	\$105,595 00	
Lehigh Valley R. R. Co.	25,000 00	25,250 00	
City of St. Louis	100,000 00	106,000 00	
American Steamship Co.	40,000 00	42,600 00	
City of Newark, N. J.	75,000 00	73,500 00	
City of Camden, N. J.	80,000 00	80,000 00	
City of Springfield, Ill.	25,000 00	27,500 00	
Philadelphia & Reading R. R. Co.	100,000 00	103,500 00	
Allentown Terminal R. R. Co.	50,000 00	50,000 00	
Lehigh Valley R. R. Co. consolidated	100,000 00	101,000 00	
Pennsylvania & New York Canal & R. R. Co.	50,000 00	50,000 00	
Compromise bonds, State of Tennessee	26,500 00	26,645 00	
Pittsburgh, Youngstown & Ashtabula R. R. Co.	40,000 00	41,600 00	
Baltimore Belt R. R. Co.	40,000 00	41,000 00	
Northern Pacific R. R. Co. (Pend D'Oreille Division)	7,000 00	7,140 00	
Philadelphia, Wilmington & Baltimore R. R. Co. Trust certificates	30,000 00	30,000 00	
Philadelphia & Reading R. R. Co. Car Trust loan	40,000 00	40,000 00	
Stock of the Pennsylvania R. R. Co.	25,000 00	28,500 00	
Scrip Atlantic Mutual Insurance Co.	140 00	140 00	
Totals (carried out at market value)	\$398,640 00	\$928,970 00	928,970 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$151,759.38			120,000 00
Cash in company's principal office, \$3,145.68; cash in bank, \$58,234.44			61,380 12
Interest due and accrued on collateral loans			285 56
Gross premiums in due course of collection			106,857 94
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks			23,424 28
Rents due and accrued, \$316.67; due from sundry corporations, \$8,621.24; due from other companies for reinsurance on losses already paid, \$3,336.37; total			12,274 28
Aggregate amount of all the available assets of the company		\$1,536,917 23	

LIABILITIES.

Amount of unpaid losses (of which \$500.00 are resisted)		\$97,469 41
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$137,182 34	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	78,221 57	
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	43,591 16	
Amount of reserve on all outstanding risks		258,995 07
Reclaimable by insured on perpetual policies		78,533 10
Unpaid principal on scrip, \$4,110; interest due to scrip-holders, \$3,902.10		8,012 10
Cash dividends declared, due or to become due		1,683 75
Commissions and brokerage, all taxes and assessments		12,296 66
Aggregate liabilities (except capital stock)		\$456,990 09
Surplus as regards policy-holders	\$1,079,927 14	
Capital stock	702,875 00	
Surplus over capital	\$377,052 14	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$406,410 91	\$344,483 29
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	94,818 14	42,481 04
	<u>\$313,592 77</u>	<u>\$302,002 25</u>
Net amount of cash actually received for premiums		\$615,595 02
Interest received on bonds and mortgages		4,630 71
Interest and dividends received on bonds and stocks, and from all other sources		46,298 96
Income from all other sources		2,300 03
Aggregate cash income		<u>\$668,824 72</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$198,535 58	\$185,133 80
Reinsurance	15,886 46	21,415 10
	<u>\$170,699 12</u>	<u>\$163,718 70</u>
Net amount paid on losses		\$334,417 82
Cash dividends actually paid		105,431 25
Scrip, or certificate of profits redeemed in cash		22,325 00
Paid or allowed during the year for commissions and brokerage		70,810 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		68,692 43
Paid state, national, and local taxes, in this and other states		15,182 45
All other payments, viz.: advertising, postage, stationery, traveling expenses, etc.		79,398 93
Aggregate cash expenditures		<u>\$696,258 26</u>

MISCELLANEOUS.

<i>Risks and premiums. (Excluding perpetuals.)</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 1, 1890	\$21,799,322	\$239,184 91	\$6,275,305	\$42,155 25
Written during the year	41,243,358	445,070 26	41,766,079	344,683 29
Total	\$63,042,680	\$684,255 17	\$48,041,384	\$386,838 54
Deduct expirations	26,974,298	278,037 78	44,192,516	343,047 35
In force at the end of the year	\$36,073,387	\$411,167 39	\$3,848,868	\$43,791 16
Deduct amount reinsured	1,999,902	19,890 03		
Net amount in force December 31, 1891	<u>\$34,073,485</u>	<u>\$391,277 36</u>	<u>\$3,848,868</u>	<u>\$43,791 16</u>
<i>Perpetual risks.</i>			<i>Am't of risk.</i>	<i>Total deposits.</i>
In force December 31, 1890			\$3,000,437	\$76,724 50
Written during the year			140,350	3,546 10
Total			\$3,140,787	\$80,270 60
Deduct those marked off as canceled			58,800	1,788 50
In force December 31, 1891			<u>\$3,081,987</u>	<u>\$78,583 10</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$27,151,879 00
Total amount of cash dividends declared since the company commenced business	2,367,412 25
Total amount of the company's stock owned by the directors at par value	45,525 00
Losses paid from organization to date	16,031,524 13
Losses incurred during the year, fire, marine, and inland	388,018 96

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$676,306 00
Premiums received	12,781 87
Losses paid	9,981 62
Total losses incurred during the year in the State of Michigan	<u>11,442 00</u>

DWELLING HOUSE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, 40 WATER STREET, BOSTON, MASS.

(Incorporated December 30, 1872; commenced business, January 9, 1873.)

CHAS. K. NICHOLS, *President*,HENRY F. PERKINS, *Secretary*.

Attorney for Michigan, HENRY OHNS of Detroit.

CAPITAL.

Capital stock paid\$300,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$163,450 00
Interest due and accrued, on said mortgage loans	2,558 90
Value of lands mortgaged	\$183,000 00
Buildings (insured for \$181,500.00)	205,200 00
Total value of mortgaged premises	\$368,200 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
Second National Bank, Boston	\$10,000 00	\$19,200 00	
Merchant's " " " "	10,000 00	15,100 00	
Republic " " " "	10,000 00	16,350 00	
State " " " "	10,000 00	12,300 00	
Suffolk " " " "	10,000 00	10,350 00	
Atlas " " " "	10,000 00	12,300 00	
Howard " " " "	10,000 00	11,000 00	
Hide & Leather " " " "	6,800 00	8,750 00	
New England " " " "	5,000 00	8,150 00	
City " " " "	5,000 00	4,800 00	
Redemption " " " "	5,000 00	6,550 00	
Union " " " "	4,400 00	6,125 00	
Eagle " " " "	3,000 00	3,190 00	
Tremont " " " "	700 00	715 00	
Eastern Railroad bonds, 6%	5,000 00	6,200 00	
Boston and Providence Railroad bonds, 4%	10,000 00	11,000 00	
Old Colony Railroad bonds, 7%	10,000 00	10,500 00	
" " " " 6%	10,000 00	10,700 00	
Vermont and Massachusetts Railroad stock, 6%	10,000 00	13,500 00	
Totals (carried out at market value)	\$145,000 00	\$187,985 00	187,986 00
Cash in company's principal office, \$26,552.61; cash in bank, \$26,000.87 ...			52,553 48
Interest due and accrued on stocks, not included in "market value"			3,427 45
Gross premiums in due course of collection			55,713 24
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks			45,879 79
Aggregate amount of all the available assets of the company			\$511,568 86

LIABILITIES.

Amount of unpaid losses (of which \$5,420.00 are resisted)	\$7,810 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$20,386 06
Reinsurance reserve on fire risks running more than one year, pro rata	168,829 60

Amount of reserve on all outstanding risks	\$188,875 66
Reclaimable on perpetual policies	372 00
Commissions and brokerage	3,267 50
Aggregate liabilities (except capital stock)	\$200,325 10
Surplus as regards policy-holders	\$811,243 70
Capital stock	300,000 00
Surplus over capital	\$11,243 70

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$185,385 08	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	30,708 49	
Net amount of cash actually received for premiums		\$154,676 59
Interest received on bonds and mortgages		8,501 98
Interest and dividends received on bonds and stocks, and from all other sources		9,779 89
Income from all other sources, viz.: commission from other companies,		176 07
Aggregate cash income		\$173,134 53

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$89,379 13	
Net amount paid on losses (of which \$12,742.16 belonged to prior years) ..		\$89,379 13
Cash dividends actually paid		18,000 00
Paid or allowed during the year for commissions and brokerage		39,495 80
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		17,347 05
Paid state, national, and local taxes, in this and other states		6,579 54
All other payments, viz.: rent, printing and office expenses		16,508 36
Aggregate cash expenditures		\$187,309 88

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$41,568,872	\$410,236 54
Written during the year	15,638,155	167,390 86
Total	\$57,207,027	\$577,567 40
Deduct expirations	22,189,952	237,004 36
In force at the end of the year	\$35,017,075	\$340,563 14
Deduct amount reinsured	66,600	432 34
Net amount in force December 31, 1891	\$34,950,475	\$340,130 80

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,113,485 87
Total amount of cash dividends declared since the company commenced business	342,000 00
Total amount of the company's stock owned by the directors at par value	81,600 00
Losses paid from organization to date	711,208 15
Losses incurred during the year, fire	84,446 97

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,615,322 00
Premiums received	12,736 73
Losses paid	4,238 96
Total losses incurred during the year in the State of Michigan	3,926 05

EAGLE FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 71 WALL STREET, NEW YORK, N. Y.

(Incorporated April 22, 1806; commenced business August 6, 1806.)

A. J. CLINTON, *President*, THOMAS J. GAINES, *Secretary*.

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Capital stock paid\$300,000.

ASSETS.

Real estate	\$435,000 00
Loans on bond and mortgage of real estate (first liens)	31,250 00
Interest due, \$61.44, and accrued, \$760 on mortgage loans; total	821 44
Value of lands mortgaged	\$20,500 00
Buildings (insured for \$39,350)	39,500 00
Total value of mortgaged premises	<u>\$60,000 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
Oswego & Syracuse Railroad	\$25,000 00	\$46,250 00	
Albany & Susquehanna Railroad	10,000 00	16,600 00	
Utica, Chenango & Susquehanna Valley Railroad	10,000 00	12,200 00	
Rensselaer & Saratoga Railroad	5,000 00	8,500 00	
New York, Lackawanna & Western Railroad	10,000 00	10,850 00	
Valley Railroad	15,000 00	16,850 00	
New York Central & Hudson River Railroad	80,000 00	85,100 00	
Lake Shore & Michigan Southern Railroad	10,000 00	12,275 00	
German American Bank	3,750 00	4,612 50	
Merchants' National Bank	16,650 00	25,474 50	
Mechanics' National Bank	5,000 00	9,750 00	
Nassau Bank	5,000 00	8,525 00	
Bank of America	10,000 00	20,325 00	
American Exchange National Bank	20,000 00	30,400 00	
East River National Bank	3,550 00	6,212 50	
Bank of State of New York	3,000 00	3,300 00	
National Bank of Commerce	10,000 00	18,700 00	
Delaware & Hudson Canal Co.	12,200 00	14,975 50	
Brooklyn City Railroad	18,750 00	33,000 00	
Fulton Municipal Gas Co.	10,000 00	13,000 00	
Williamsburgh Gas Light Co.	10,000 00	12,000 00	
Peoples Gas Light Co.	4,350 00	4,108 50	
United States Notes	150,000 00	150,000 00	
Additional Water Loan, City of New York, bonds	250,000 00	262,500 00	
Totals (carried out at market value)	<u>\$647,350 00</u>	<u>\$776,008 50</u>	776,008 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$1,281	800 00
Cash in company's principal office, \$600.73; cash in bank, \$8,496.62	9,087 35
Interest due and accrued on stocks, not included in "market value"	7,096 41
Interest due and accrued on collateral loans, \$8.34; on deposits in leather manufacturers' national bank, \$174	182 34

Gross premiums in due course of collection.....	\$25,963 81
Rents due and accrued.....	4,775 05

Aggregate amount of all the available assets of the company..... \$1,290,984 90

LIABILITIES.

Amount of unpaid losses (of which \$953.91 are resisted)..... \$17,654 84

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$40,293 67
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	98,267 70

Amount of reserve on all outstanding risks.....	138,561 37
Cash dividends declared, due or to become due.....	1,767 24
Due and to become due for borrowed money.....	162,500 00
Commissions and brokerage.....	4,991 21
Return premiums, \$2,161.03; interest, \$519.44; reinsurance, \$2,517.32.....	5,197 79

Aggregate liabilities (except capital stock)..... \$330,672 45

Surplus as regards policy-holders.....	\$980,312 45
Capital stock.....	300,000 00
Surplus over capital.....	<u>\$680,312 45</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$138,821 75
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	32,725 75
Net amount of cash actually received for premiums.....	\$151,096 00
Interest received on bonds and mortgages.....	1,093 03
Interest and dividends received on bonds and stocks, and from all other sources.....	26,486 32
Income from all other sources, viz.: rents, \$14,125.62.....	14,126 12

Aggregate cash income..... \$192,801 47

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$128,010 25
Deduct amount actually received for salvages.....	2,370 82
Reinsurance.....	11,113 37
Net amount paid on losses (of which \$16,322.35 belonged to prior years).....	\$114,426 06
Cash dividends actually paid.....	30,396 00
Paid or allowed during the year for commissions and brokerage.....	34,901 31
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes.....	32,175 80
Paid state, national and local taxes, in this and other states.....	1,901 29
All other payments, viz.: contingent expenses, \$8,495.59; fire patrol, \$368.21; interest, \$142.79; rent account, \$42.50.....	9,049 09

Aggregate cash expenditures..... \$222,849 55

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$45,594,495	\$268,181 43
Written during the year.....	\$2,906,798	193,767 89
Total.....	\$78,401,288	\$461,899 32
Deduct expirations.....	29,155,410	159,575 11
In force at the end of the year.....	\$49,245 878	302,824 21
Deduct amount reinsured.....	5,296 888	38,959 60
Net amount in force December 31, 1891.....	\$43,849,020	\$268,364 61

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,923,951 00
Total amount of cash dividends declared since the company commenced business.....	\$,998,308 00
Total amount of the company's stock owned by the directors at par value.....	35,240 00
Total amount loaned to officers and directors.....	800 00
Losses paid from organization to date.....	\$,296,747 00
Losses incurred during the year, fire.....	114,878 14

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$527,774 00
Premiums received	4,400 82
Losses paid	687 78
Total losses incurred during the year in the State of Michigan	686 78

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.**RHODE ISLAND.**

HOME OFFICE, No. 1 CUSTOM HOUSE ST., PROVIDENCE.

(Incorporated May, 1859; commenced business September, 1860.)

FRED W. ARNOLD, *President,*JAMES E. TILLINGHAST, *Secretary*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid\$300,000.

ASSETS.

Real estate.....	\$129,900 00
Loans on bond and mortgage of real estate (first liens).....	99,183 33
Interest accrued on said mortgage loans.....	961 00
Value of lands mortgaged.....	\$129,550 00
Buildings.....	154,600 00
Total value of mortgaged premises.....	\$284,150 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value	
Union Pacific R. R. Co's 1st mortgage.....		\$25,000 00	\$28,010 00	
New York Elevated R. R. 7's.....		25,000 00	31,920 00	
Pawtuxet Valley R. R. (end. by N. Y., Prov. & Boston R. R. Co.).....		22,000 00	26,400 00	
Quincy, Alton & St. Louis R. R. (end. by C. B. & Q. R. R. Co.).....		10,000 00	10,400 00	
Milwaukee city R. R.		5,000 00	5,000 00	
Kansas city water works.....		10,000 00	10,000 00	
Chicago, Burlington & Quincy R. R. Co.....		1,000 00	1,000 00	
STOCKS—				
Old National Bank, Providence.....		50,000 00	58,000 00	
National Bank of Commerce, Providence.....		17,000 00	18,870 00	
American National Bank, Providence.....		10,000 00	8,700 00	
Third National Bank, Providence.....		3,000 00	3,000 00	
Fourth National Bank, Providence.....		10,000 00	12,100 00	
First National Bank, Warren.....		10,000 00	9,000 00	
N. Y. Central & Hudson River R. R. Co.....		20,000 00	28,600 00	
Illinois Central R. R. Co.....		20,000 00	21,800 00	
Chicago, Rock Island & Pacific R. R. Co.....		10,000 00	8,900 00	
Chicago, Burlington & Quincy R. R. Co.....		10,000 00	10,900 00	
Michigan Central R. R. Co.....		10,000 00	11,000 00	
Rhode Island & Mass. R. R. Co.....		5,000 00	5,000 00	
Wells Fargo Express Co.....		5,000 00	7,100 00	
Totals (carried out at market value)		\$281,000 00	\$310,700 00	\$310,700 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$1,140.....	900 00
Cash in company's principal office, \$536.01; cash in bank, \$22,943.63.....	23,479 64
Gross premiums in due course of collection	31,497 74
Rents due and accrued.....	1,437 00

Aggregate amount of all the available assets of the company..... \$598,058 71

LIABILITIES.

Amount of unpaid losses (of which \$8,268 are resisted).....	\$43,629 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$120,087 20
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	70,788 82
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	655 18
Amount of reserve on all outstanding risks.....	191,525 70
Cash dividends declared, due or to become due	190 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	500 00
Commissions and brokerage.....	1,500 00
Return premiums.....	1,500 00

Aggregate liabilities (except capital stock)..... \$238,844 70

Surplus as regards policy-holders.....	\$89,214 01
Capital stock.....	300,000 00
Surplus over capital	<u>\$89,214 01</u>

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums.....	\$358,382 09	\$7,114 89	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	57,164 87	2,464 79	
	<u>\$296,217 22</u>	<u>\$4,649 60</u>	
Net amount of cash actually received for premiums			\$300,866 82
Interest received on bonds and mortgages.....			5,357 44
Interest and dividends received on bonds and stocks, and from all other sources.....			16,811 33
Income from all other sources, viz.: rents.....			4,209 88
Aggregate cash income.....			<u>\$327,245 47</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$201,354 47	\$3,595 08
Reinsurance.....	1,855 01	2,749 13
Net amount paid on losses (of which \$23,243.14 belonged to prior years).....		\$200,545 41
Cash dividends actually paid.....		12,303 50
Paid or allowed during the year for commissions and brokerage.....		60,442 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		23,145 86
Paid state, national, and local taxes, in this and other states.....		10,589 21
All other payments, viz.: office and agency expenses.....		24,380 41
Aggregate cash expenditures.....		<u>\$331,406 89</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$30,547,766 18	\$346,477 04	\$144,890 00	\$1,885 76
Written during the year.....	32,297,266 35	353,382 09	1,155,180 87	7,114 89
Total.....	\$62,845,032 53	\$699,859 13	\$1,302,570 87	\$8,500 15
Deduct expirations.....	28,928,119 53	817,787 29	1,284,601 37	7,844 87
In force at the end of the year.....	\$33,916,913 00	\$882,071 84	\$37,969 00	\$655 18
Deduct amount reinsured.....	1,156,659 00	10,880 95		
Net amount in force December 31, 1891.....	<u>\$32,760,254 00</u>	<u>\$371,190 89</u>	<u>\$37,969 00</u>	<u>\$655 18</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,215,782 78
Total amount of cash dividends declared since the company commenced business.....	506,000 00
Total amount of the company's stock owned by the directors at par value.....	70,800 00
Total amount loaned to officers and directors.....	900 00
Losses paid from organization to date.....	2,781,957 85
Losses incurred during the year, fire, marine and inland.....	<u>236,504 99</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine, and inland risks taken.....	\$753,580 50
Premiums received.....	13,109 15
Losses paid.....	5,058 69
Total losses incurred during the year in the State of Michigan.....	<u>6,198 44</u>

EUREKA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, 23 WEST THIRD STREET, CINCINNATI, OHIO.

(Incorporated September 10, 1884; commenced business September 26, 1884.)

F. H. ROTHIER, *President*,ADAM BENUS, *Secretary*.

Attorney for Michigan, H. C. KLOCKSIEM of Lansing.

CAPITAL.

Capital stock paid.....\$100,000.

ASSETS.

Real estate \$19,650 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$22,350 00	\$26,596 50	
Cincinnati, Hamilton & Indianapolis Railroad	6,000 00	6,960 00	
Stocks—			
Cincinnati, Hamilton & Indianapolis Railroad	1,100 00	220 00	
Columbus & Xenia Railroad	2,350 00	4,183 00	
Amazon Insurance Co.	5,000 00	4,500 00	
Cincinnati Street Railway Co.	12,700 00	18,747 75	
Cleveland and Pittsburgh Railroad	25,000 00	36,750 00	
Cleveland, Cincinnati, Chicago & St. Louis Railroad	13,400 00	9,648 00	
Cincinnati Gaslight & Coke Co.	17,000 00	\$3,150 00	
Citizens' National Bank	5,000 00	12,500 00	
Metropolitan National Bank	10,000 00	1,500 00	
Security Insurance Co.	28,500 00	\$1,350 00	
German National Bank	5,000 00	9,875 00	
Mt. Adams & Eden Park Inclined Plane Railway Co.	2,700 00	2,956 50	
The Cincinnati Electric Light Co's	1,505 00	1,986 20	
Atlas National Bank	1,000 00	1,125 00	
Cincinnati Chamber of Commerce certificates		300 00	
Totals (carried out at market value)	\$158,805 00	\$199,227 95	199,227 95

Amount loaned on stocks, bonds and other securities (except mortgages),
held as collateral, the market value of which is \$21,818.75 13,750 00
Cash in company's principal office, \$2,534.18; cash in bank, \$13,098.28 15,632 46
Interest due and accrued on stocks, not included in "market value" 2,447 98
Interest due and accrued on collateral loans 95 00
Gross premiums in due course of collection 21,124 38
Bills receivable, *not matured*, taken for fire, marine, or inland risks 17,257 49

Aggregate amount of all the available assets of the company \$289,185 26

LIABILITIES.

Amount of unpaid losses \$14,722 24

Reinsurance reserve at 50 per cent of premiums on fire risks, running one
year or less, from date of policy \$30,075 55
Reinsurance reserve *pro rata* on fire risks running more than one year 35,520 15
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks 12,068 81

Amount of reserve on all outstanding risks 67,664 01
Due other insurance companies 4,951 87

Aggregate liabilities (except capital stock) \$87,338 12

Surplus as regards policy-holders \$201,847 14
Capital stock 100,000 00
Surplus over capital \$101,847 14

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$100,951 77	\$39,008 79
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	31,895 08	6,585 94
	\$69,056 69	\$32,422 85

Net amount of cash actually received for premiums \$101,529 54

Interest and dividends received on bonds and stocks, and from all other
sources 11,831 91

Aggregate cash income \$113,361 45

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$56,899 41	\$18,226 96
Reinsurance.....	18,919 91	2,747 41
	<u>\$42,719 50</u>	<u>\$15,479 55</u>
Net amount paid on losses (of which \$7,078.00 belonged to prior years)....		\$58,199 05
Cash dividends actually paid.....		12,000 00
Paid or allowed during the year for commissions and brokerage		19,897 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		7,750 00
Paid state, national, and local taxes, in this and other states		991 58
All other payments, viz.: rent, advertising, etc.		6,809 67
Aggregate cash expenditures.....		<u>\$105,647 74</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$7,996,193	\$100,300 58	\$122,725	\$8,778 75
Written during the year	8,983,725	107,405 98	1,860,788	43,171 62
Total.....	<u>\$16,984,918</u>	<u>\$207,606 51</u>	<u>\$1,989,463</u>	<u>\$51,950 37</u>
Deduct expirations.....	6,112,246	74,520 23	1,718,916	87,210 17
In force at the end of the year.....	<u>\$10,822,672</u>	<u>\$133,086 29</u>	<u>\$375,547</u>	<u>\$14,740 20</u>
Deduct amount reinsured	2,001,872	25,426 85	35,817	2,671 89
Net amount in force December 31, 1891	<u>\$8,820,800</u>	<u>\$107,659 44</u>	<u>\$240,230</u>	<u>\$12,068 31</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,954,943 27
Total amount of cash dividends declared since the company commenced business	194,100 00
Total amount of the company's stock owned by the directors at par value	15,000 00
Losses paid from organization to date	1,162,326 59
Losses incurred during the year, fire, marine and inland	<u>65,843 29</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$132,687 00
Premiums received	11,654 17
Losses paid	6,984 10
Total losses incurred during the year in the State of Michigan.....	<u>6,108 43</u>

FARMERS' FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, YORK.

(Incorporated April 6, 1853; commenced business May 16, 1853.)

G. EDWARD HERSH, *President*,DAVID STRICKLER, *Secretary*,

Attorney for Michigan, ALFRED BUNCLARK, of Detroit.

Cash assets treated as capital under act 36, laws of 1883.....\$200,000.

Net amount of cash actually received for premiums	\$349,461 32
Interest received on bonds and mortgages, and bonds and judgments	10,506 96
Interest and dividends received on bonds and stocks, and from all other sources	14,986 31
Income from all other sources, viz.: rents, \$320.00; additional premiums, \$1,548.59	1,868 59
Aggregate cash income	<u>\$376,823 18</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$256,281 22
Deduct amount actually received for salvages	482 41
Reinsurance	<u>1,358 81</u>
Net amount paid on losses (of which \$20,167.28 belonged to prior years) ..	\$254,440 50
Paid or allowed during the year for commissions and brokerage	71,434 35
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	23,993 14
Paid state, national, and local taxes, in this and other states	7,820 60
All other payments, viz.: licenses, legal advertising, and state fees, office and agency expenses, \$10,443.52; attorney's fees, etc., \$8,899.92; premiums on bonds, \$4,825.00; reinsurance, \$2,063.18; arson fund, \$16.71; local board, \$2,588.00	28,836 33
Aggregate cash expenditures	<u>\$386,524 92</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$47,786,894	\$580,538 15
Written during the year	32,006,968	392,484 31
Total	\$79,793,862	\$972,772 46
Deduct expirations	29,125,808	356,850 70
In force at the end of the year	\$50,667,544	\$615,321 76
Deduct amount reinsured	310,784	3,325 37
Net amount in force December 31, 1891	\$50,356,760	\$612,596 39
Perpetual risks	166,675	5,162 17
	<u>\$50,523,435</u>	<u>\$617,758 56</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,849,110 86
Total amount loaned to officers and directors	2,200 00
Losses paid from organization to date	4,359,976 88
Losses incurred during the year, fire	271,242 22
Loaned to officers	<u>2,200 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,047,008 00
Premiums received	18,106 96
Losses paid	10,842 35
Total losses incurred during the year in the State of Michigan	<u>12,648 03</u>

FARRAGUT FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 346 BROADWAY, NEW YORK CITY.

(Incorporated January 29, 1872; commenced business January 30, 1872.)

JOHN E. LEPPINGWELL, *President*,SAMUEL DARBEE, *Secretary*.

Attorney for Michigan, J. C. BURTON, of Detroit.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Real estate	\$6,000 00
Loans on bond and mortgage of real estate (first liens)	20,500 00
Interest due and accrued, on said mortgage loans	300 00
Value of lands mortgaged	\$28,500 00
Buildings (insured for \$11,800.00)	12,000 00
Total value of mortgaged premises	<u>\$40,500 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States 4%	\$60,000 00	\$70,300 00	
District of Columbia 3-65	60,000 00	69,000 00	
New York, Ontario & Western R. R. Co. 6%	50,000 00	56,750 00	
STOCKS—			
Fourth National Bank	10,000 00	17,250 00	
New York Produce Exchange Bank	5,200 00	6,240 00	
Clinton Bank	6,900 00	6,900 00	
Long Island Loan & Trust Co.	25,000 00	55,000 00	
Brooklyn Gas Light Co.	11,250 00	13,500 00	
Citizen's " " "	4,000 00	3,880 00	
People's " " "	5,000 00	4,000 00	
Totals (carried out at market value)	<u>\$236,450 00</u>	<u>\$303,120 00</u>	303,120 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$29,673.75	19,100 00
Cash in company's principal office, \$671.19; cash in bank, \$14,493.06	15,164 25
Interest due and accrued on collateral loans	241 50
Gross premiums in due course of collection	25,073 34
Rents due and accrued	40 00
Office furniture, maps, etc.	4,000 00

Aggregate amount of all the available assets of the company \$393,539 09

LIABILITIES.

Amount of unpaid losses (of which \$1,660.52 are resisted)	\$12,031 52
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$63,352 72
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	58,308 94
Amount of reserve on all outstanding risks	121,662 66
Due and accrued for salaries, rent, advertising or agency expenses	1,750 00
Due and to become for borrowed money	10,000 00

Commissions and brokerage.....		\$2,276 56
Return premiums, taxes, \$600.00; interest on borrowed money, \$122.22.....		722 22
Aggregate liabilities (except capital stock).....		\$148,442 96
Surplus as regards policy-holders.....	\$245,096 13	
Capital stock.....	200,000 00	
Surplus over capital.....	\$45,096 13	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$174,699 78	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	9,727 44	
Net amount of cash actually received for premiums.....		\$164,972 34
Interest received on bonds and mortgages.....		1,312 50
Interest and dividends received on bonds and stocks, and from all other sources.....		13,575 07
Income from all other sources, viz.: rents, \$480.00; profit and loss account \$6.95.....		486 95
Aggregate cash income.....		\$180,346 86

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$135,166 16	
Reinsurance.....	5,331 23	
Net amount paid on losses (of which \$3,594.93 belonged to prior years)...		\$129,784 93
Cash dividends actually paid.....		20,000 00
Paid or allowed during the year for commissions and brokerage.....		31,526 61
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		23,813 00
Paid state, national, and local taxes, in this and other states.....		4,785 59
Interest paid on borrowed money.....		101 67
All other payments, viz.: rent, expenses, etc., \$17,625.17; repairs and taxes, \$160.40.....		17,785 57
Aggregate cash expenditures.....		\$227,797 37

MISCELLANEOUS.

<i>Risk and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$29,731,671	\$287,296 86
Written during the year.....	21,170,350	193,039 59
Total.....	\$50,902,521	\$480,336 45
Deduct expirations.....	22,050,929	181,586 85
In force at the end of the year.....	\$28,851,592	\$248,749 60
Deduct amount reinsured.....	1,270,870	9,014 09
Net amount in force December 31, 1891.....	\$27,581,222	\$289,735 51

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,023,786 18
Total amount of cash dividends declared since the company commenced business.....	454,000 00
Total amount of the company's stock owned by the directors at par value.....	60,400 00
Total amount loaned to officers and directors.....	36,600 00
Losses paid from organization to date.....	1,407,403 31
Losses incurred during the year, fire.....	137,236 81

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$293,797 00
Premiums received.....	2,960 46
Losses paid.....	325 23
Total losses incurred during the year in the State of Michigan.....	325 23

FIREMEN'S INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 784 AND 786 BROAD ST., NEWARK, N. J.

(Incorporated December 3, 1855; commenced business December 3, 1855.)

JOHN H. KASE, *President*, - - - - - CHAS. COLYER, *Secretary*.

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

CAPITAL.

Capital stock paid\$600,000.

ASSETS.

Real estate	\$120,035 23
Loans on bond and mortgage of real estate (first liens)	967,981 57
Interest due, \$2,354.11, and accrued, \$12,573.09, on said mortgage loans; total	14,927 20
Total value of mortgaged premises (buildings insured for \$1,301,300)	<u>\$2,398,075 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.	
United States Government	\$30,000 00	\$34,325 00		
Morris & Essex R. R. 1st cons. guaranteed mortgage	50,000 00	67,750 00		
Orange & Newark H. R. R. mortgage	40,000 00	43,200 00		
Essex Passenger Railway mortgage	24,000 00	25,920 00		
East Orange township	3,186 52	3,186 52		
Newark Electric Light & Power Co.	12,500 00	12,500 00		
STOCKS—				
United New Jersey Railroad & Canal Co.	13,900 00	\$1,275 00		
Delaware, Lackawanna & Western Railroad	55,000 00	76,450 00		
Morris & Essex Railroad Co.	65,000 00	98,600 00		
Newark City National Bank	20,000 00	30,600 00		
Second National Bank	20,000 00	29,000 00		
National Newark Banking Co.	20,000 00	31,080 00		
National State Bank	30,000 00	45,000 00		
Essex County National Bank	18,900 00	40,635 00		
German National Bank	4,200 00	7,140 00		
Manufacturers' National Bank	10,000 00	14,500 00		
Newark Fire Insurance Co.	5,000 00	8,250 00		
American Insurance Co.	20,000 00	40,000 00		
Paterson Gas Light Co.	10,000 00	10,000 00		
Newark " " "	11,000 00	24,200 00		
Citizens " " "	11,850 00	20,787 50		
Newark & Rosendale Cement Co.	4,000 00	3,200 00		
Totals (carried out at market value)	\$478,536 52	\$692,489 02	692,469 02	
Cash in company's principal office, \$125.89; cash in bank, \$11,793.71			11,919 60	
Interest due and accrued on stocks, not included in "market value"			7,088 00	
Gross premiums in due course of collection			33,331 97	
Rents due and accrued			388 33	
Due from other companies for reinsurance on losses already paid			25 65	
Aggregate			<u>\$1,848,166 57</u>	
Deduct special deposits in Nebraska			25,000 00	
Total admitted assets			<u>\$1,823,166 57</u>	

LIABILITIES.

Amount of unpaid losses (of which \$3,487.40 are resisted).....		\$29,426 67
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$105,265 24	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year....	181,296 83	
Amount of reserve on all outstanding risks.....		236,563 57
Unpaid principal on scrip, \$1,959.00; interest due to scrip-holders, \$517.25.....		2,476 25
Commissions and brokerage.....		6,189 77
Return premiums.....		3,547 24
Aggregate liabilities (except capital stock).....		\$278,203 50
Surplus as regards policy-holders.....	\$1,544,968 07	
Capital stock.....	600,000 00	
Surplus over capital.....	\$944,968 07	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$320,578 68	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	35,224 04	
Net amount of cash actually received for premiums.....		\$285,299 64
Interest received on bonds and mortgages.....		49,800 73
Interest and dividends received on bonds and stocks, and from all other sources.....		36,668 06
Income from all other sources, viz.: rents.....		9,356 77
Aggregate cash income.....		\$381,125 20

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$182,211 82	
Deduct amount actually received for salvages.....	4,763 74	
Reinsurance.....	1,687 14	
Net amount paid on losses (of which \$11,675.81 belonged to prior years).....		\$175,780 94
Cash dividends actually paid.....		72,000 00
Interest paid to scrip-holders.....		4 98
Paid or allowed during the year for commissions and brokerage.....		51,952 34
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		20,685 02
Paid state, national and local taxes, in this and other states.....		11,668 54
All other payments, viz.: real estate and repair expenses, \$1,100.43; miscellaneous, \$5,860.63; adjusting losses, \$3,932.31; agency expenses, \$10,756.65.....		21,650 02
Aggregate cash expenditures.....		\$353,741 84

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$51,869,878	\$426,974 51
Written during the year.....	42,782,422	338,153 38
Total.....	\$94,151,298	\$765,127 84
Deduct expirations.....	35,099,621	291,739 75
In force at the end of the year.....	\$59,059,674	\$473,388 06
Deduct amount reinsured.....	1,323,063	12,096 37
Net amount in force December 31, 1891.....	\$57,728,591	\$461,291 69

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,750.928 04
Total amount of cash dividends declared since the company commenced business.....	1,254,500 00
Total amount of company's stock owned by the directors at par value.....	221,550 00
Losses paid from organization to date.....	2,500.888 82
Dividends declared payable in stock from organization.....	450,000 00
Losses incurred during the year, fire.....	190,501 66

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name of states and countries.	Deposits.
Nebraska.....	\$25,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$562,128 00
Premiums received.....	8,126 61
Losses paid.....	5,487 92
Total losses incurred during the year in the State of Michigan.....	5,562 92

FIREMEN'S FUND INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, 401 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated May 3, 1868; commenced business June 18, 1863.)

DAVID J. STAPLES, *President*, BERNARD FAYMONVILLE, *Secretary*.

Attorney for Michigan, GEO. C. COOPER, of Lansing.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

Real estate.....	\$313,757 03
Loans on bond and mortgage of real estate (first liens).....	402,375 00
Interest due, \$176.40, and accrued, \$2,050.78 on said mortgage loans; total.....	2,227 18
Value of lands mortgaged.....	\$971,355 00
Buildings (insured for \$179,200).....	305,400 00
Total value of mortgaged premises.....	\$1,276,755 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.
Omnibus Cable Co.	\$200,000 00	\$220,000 00
Market Street Cable R. R. Co.	48,000 00	52,880 00
Powell Street Railway Co.	50,000 00	57,000 00
Sutter Street Railway	50,000 00	52,500 00
Northern Railway of California	50,000 00	55,250 00
Presidio and Ferries R. R. Co.	25,000 00	25,625 00
Oakland City Gas, Light and Heat Co.	50,000 00	51,500 00
San Diego Gas and Electric Light Co.	20,000 00	20,800 00
Riverside Water Co.	70,000 00	72,100 00
California Dry Dock Co.	49,000 00	49,785 00
Pacific Rolling Mills	20,000 00	20,400 00
Union Iron Works	8,000 00	8,045 00
Stocks—		
40 shares Bank of California	6,000 00	15,750 00
107 " First National Bank, S. F.	10,700 00	18,618 00
100 " Anglo-California Bank (50 per cent paid up) ..	5,000 00	7,250 00
314 " Grangers' Bank of California	81,400 00	38,970 00
449 " Oakland Bank of Savings (50 per cent paid up) ..	28,500 00	83,750 00
84 " Savings Bank of Santa Rosa	8,000 00	9,472 00
1000 " California Street Cable R. R. Co.	100,000 00	116,000 00
350 " Presidio & Ferries R. R. Co. (55 per cent paid up) ..	90,250 00	18,750 00
600 " North Beach and Mission Railway Co.	10,500 00	18,500 00
440 " Sutter Street R. R. Co.	44,000 00	39,600 00
350 " Oakland Gas, Light and Heat Co. (20 per cent paid up) ..	11,000 00	19,800 00
400 " Spring Valley water	40,000 00	38,800 00
100 " Pacific Gas Improvement Co. (38 1/2 per cent paid up) ..	8,833 83	7,850 00
656 " California Dry Dock Co.	65,600 00	22,800 00
300 " Pacific Rolling Mills	50,000 00	50,000 00
Totals (carried out at market value)	\$1,069,283 83	\$1,180,715 00

\$1,130,715 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$432,954.50	286,200 00
Cash in company's principal office, \$15,355.62; cash in bank, \$332,251.91	347,607 53
Interest due and accrued on stocks, not included in "market value"	3,557 18
Interest due and accrued on collateral loans	4,287 02
Gross premiums in due course of collection	277,911 14
Bills receivable, not matured, taken for fire, marine, or inland risks	57,038 61
Rents due and accrued	232 50
Due from other companies for reinsurance on losses already paid, \$12,686.45; fire premium notes, \$3,474.30; warrants, \$2,320.88	18,481 63
Aggregate	\$2,844,389 82
Deduct special deposits	50,000 00
Total admitted assets	\$2,794,389 82

LIABILITIES.

Amount of unpaid losses (of which \$13,063.33 are resisted)	\$155,422 77
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$496,338 09
Reinsurance reserve pro rata on fire risks running more than one year	463,273 24
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	145,510 01
Amount of reserve on all outstanding risks	1,045,121 34
Commissions and brokerage	24,410 35
Marine bills payable, \$7,503.73; agents balances, \$3,533.77	11,037 50
Aggregate	\$1,235,991 96
Deduct liabilities on special deposits	19,768 28
Net liabilities	\$1,216,223 68
Surplus as regards policy-holders	\$1,578,166 14
Capital stock	1,000,000 00
Surplus over capital	\$578,166 14

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	1,787,328 49	\$522,440 85
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	500,568 85	259,782 83
	<u>\$1,286,759 14</u>	<u>\$262,707 52</u>
Net amount of cash actually received for premiums		\$1,499,472 66
Interest received on bonds and mortgages		46,407 27
Interest and dividends received on bonds and stocks, and from all other sources.....		58,890 01
Income from all other sources.....		25,219 74
Aggregate cash income		<u>\$1,629,989 68</u>

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$320,625 28	\$191,970 21
Reinsurance.....	129,663 40	89,373 36
	<u>\$890,961 88</u>	<u>\$102,596 85</u>
Net amount paid on losses (of which \$70,798.98 belonged to prior years) ..		\$793,558 73
Cash dividends actually paid.....		120,000 00
Paid or allowed during the year for commissions and brokerage.....		195,760 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		133,011 71
Paid state, national and local taxes, in this and other states.....		26,306 65
All other expenditures.....		143,938 58
Aggregate cash expenditures.....		<u>\$1,412,575 90</u>

MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890.....	\$133,165,902 00	\$1,817,618 37	\$3,766,996	\$148,807 09
Written or renewed in 1891.....	180,578,778 21	1,751,791 61	42,630,877	518,281 35
Total.....	\$263,744,680 21	\$3,569,404 98	\$46,396,873	\$708,088 44
Deduct expirations and cancellations.....	116,977,099 21	1,621,274 26	39,726,807	476,304 46
In force December 31, 1891.....	\$146,767,581 00	\$1,948,130 72	\$6,670,586	\$226,783 98
Deduct amount reinsured.....	12,897,911 00	232,569 94	2,571,989	81,273 97
Net amount in force December 31, 1891.....	<u>\$123,869,670 00</u>	<u>\$1,715,560 78</u>	<u>\$4,098,597</u>	<u>\$145,510 01</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$20,673,480 00
Total amount of cash dividends declared since the company commenced business	2,056,060 00
Total amount of the company's stock owned by the directors at par value	142,100 00
Total amount loaned to officers and directors	48,500 00
Losses paid from organization to date	10,486,446 14
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year, fire, marine and inland	868,868 17
Loaned to stockholders not officers	50,000 00
Amount deposited in different states and countries for the security of all the company's policy-holders	<u>25,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

Name of states and countries.	Deposits.	Liabilities.
Oregon.....	50,000 00	19,768 28

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$2,995,719 00
Premiums received.....	50,754 88
Losses paid.....	18,324 08
Total losses incurred during the year in the State of Michigan.....	14,979 31

FIRE ASSOCIATION OF PHILADELPHIA.

PENNSYLVANIA.

HOME OFFICE, 407 WALNUT STREET, PHILADELPHIA, PA.

(Incorporated March 27, 1820; commenced business, September 1, 1817.)

E. C. IRVIN, *President*, - - - - - BENJ. T. HERKNESS, *Secretary*.

Attorney for Michigan, THOS. J. REILLY, of Detroit.

CAPITAL.

Capital stock paid\$500,000.

ASSETS.

Real estate.....	\$178,809 41
Loans on bond and mortgage of real estate (first liens).....	1,774,904 80
Interest due \$9,327.97, and accrued, \$26,446.08 on said mortgage loans; total.....	35,774 05

Value of lands mortgaged.....	\$2,325,617 00
Buildings (insured for \$1,492,800.00).....	1,964,529 00
Total value of mortgaged premises.....	\$4,290,146 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
City of Philadelphia 6% loan.....	\$372,900 00	\$454,938 00
" " 3%.....	100,000 00	100,000 00
" " Richmond 6% certificates.....	25,000 00	80,000 00
Philadelphia & Reading Railroad 6% car trust certificates.....	25,000 00	25,000 00
Bonds—		
City of Camden 7%.....	1,500 00	1,845 00
" " Clay Centre 6%.....	3,000 00	3,000 00
" " Millville 7%.....	6,000 00	6,800 00
" " Cincinnati 7 3-10%.....	125,000 00	157,500 00
" " Altoona 6%.....	54,500 00	54,500 00
State of Georgia 4 1/2%.....	25,000 00	28,000 00
Northern Central R. W. Co. 6% gen. mtg.....	168,000 00	189,340 00
Catawissa Railroad 7%.....	10,000 00	11,800 00
Lehigh Valley Railroad 7% reg.....	32,000 00	43,200 00
" " 6%.....	100,000 00	127,000 00
Shamokin Valley & Pottsville Railroad 7%.....	20,000 00	23,800 00
Philadelphia & Erie Railroad 5%.....	100,000 00	113,000 00
Belt Railroad & Stockyards 6% 1st mtg.....	50,000 00	58,000 00
Louisville & Nashville Railroad 6% gen. mtg.....	91,000 00	104,650 00

BONDS—

	Par value.	Market value.
Texas & Pacific Railroad 6% 1st mtg.	\$13,000 00	\$13,910 00
Camden & Atlantic Railroad 5% reg.	30,000 00	31,200 00
Pennsylvania Railroad Co. 6% gen. mts.	58,000 00	75,400 00
6% con. mtg.	50,000 00	58,800 00
Northern Pacific Railroad Co. 6% 1st mtg. land grant.	25,000 00	28,750 00
6% 1st mtg. (Pend. or Div.)	20,000 00	20,400 00
Philadelphia & Reading Railroad 4% gen. mtg.	10,000 00	8,800 00
Pennsylvania Company 6%	18,000 00	16,980 00
Security Car Trust of Pennsylvania 6%	12,000 00	12,000 00
Baltimore & Ohio Equipment Association 5%	25,000 00	25,000 00
Pennsylvania & New York Canal 7%	8,000 00	8,840 00
Lehigh Coal & Navigation Co. 7% con. mtg.	100,000 00	128,000 00
Chamber of Commerce Association 6%	11,000 00	11,000 00
Masonic Temple 4% loan	20,000 00	20,000 00
Peoria Mercantile Library Association 6%	14,000 00	14,000 00
Philadelphia City Passenger Railway Co. 5%	50,000 00	53,500 00
STOCKS—		
Pennsylvania Railroad Co.	128,500 00	144,210 00
Philadelphia, Germantown & Norristown Railroad Co.	18,550 00	42,637 00
Chestnut Hill Railroad Co.	3,500 00	8,580 00
Totals (carried out at market value)	\$1,917,450 00	\$2,247,870 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$221,275.00	165,400 00
Cash in company's principal office, \$33,047.91; cash in bank, \$192,012.98 ..	225,060 89
Interest due and accrued on stocks, not included in "market value"	12,213 00
Interest due and accrued on collateral loans	1,195 13
Gross premiums in due course of collection	321,894 48
Rents due and accrued	125 00

Aggregate	\$4,963,046 74
Deduct special deposits in other states	50,000 00
Total admitted assets	\$4,913,046 74

Items not admitted as available assets.

Company's own stock	\$104,805 00
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LIABILITIES.

Amount of unpaid losses (of which \$17,512.00 are resisted)	\$279,380 87
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$890,942 84
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	705,170 51
Amount of reserve on all outstanding risks	1,396,113 35
Reclaimable by insured on perpetual policies	1,873,366 86
Commissions and brokerage	51,007 98
Return premiums, \$30,339.61; taxes, \$1,729.29; reinsurance, \$25,529.68 ..	57,598 58
Aggregate	\$3,657,467 64
Deduct liabilities on special deposits	44,239 50
Net liabilities (except capital stock)	\$3,613,228 14

Surplus as regards policy-holders	\$1,299,818 00
Capital stock	500,000 00
Surplus over capital	\$799,818 00

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks. \$2,181,887 11
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	314,805 66

Net amount of cash actually received for premiums	\$1,867,051 45
Interest received on bonds and mortgages	100,074 57
Interest and dividends received on bonds and stocks, and from all other sources	133,506 86
Income from all other sources, viz.: rents, \$1,510.55; miscellaneous	4,568 55
Aggregate cash income	<u>\$2,105,201 43</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$1,251,975 88
Deduct amount actually received for salvages	4,214 00
Reinsurance	35,827 29
Net amount paid on losses (of which \$124,432.42 belonged to prior years)	\$1,211,934 59
Cash dividends actually paid	200,000 00
Paid or allowed during the year for commissions and brokerage	384,777 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	161,402 90
Paid state, national, and local taxes, in this and other states	56,223 17
All other payments	17,369 26
Aggregate cash expenditures	<u>\$2,031,707 10</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$392,497 738	\$4,498,181 39
Written during the year		173,617,088	2,181,857 11
Total		\$471,114,824	\$6,680,038 50
Deduct expirations		159,107,868	1,904,085 77
In force at the end of the year		\$312,007,458	\$4,775,952 73
Deduct amount reinsured		8,802,643	59,697 79
Net amount in force December 31, 1891		<u>\$308,204,815</u>	<u>\$4,716,254 94</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$32,641,735 00
Total amount of cash dividends declared since the company commenced business	4,179,732 00
Total amount of the company's stock owned by the directors at par value	35,550 00
Losses paid from organization to date	16,401,540 00
Losses incurred during the year, fire	1,343,810 25
Loaned to stockholders not officers	400 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

	<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia		\$35,000 00	\$27,020 61
Georgia		25,000 00	17,218 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$3,772 090 06
Premiums received	65,318 99
Losses paid	49,518 53
Total losses incurred during the year in the State of Michigan	<u>33,153 14</u>

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PENNSYLVANIA.

HOME OFFICE, 110 SOUTH FOURTH STREET, PHILADELPHIA.

(Incorporated May 31, 1832; commenced business April 19, 1833.)

JAMES N. STONE, *President*, CHARLES R. PECK, *Secretary*.

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid.....\$400,000.

ASSETS.

Real estate.....	\$67,500 00
Loans on bond and mortgage of real estate (first liens).....	257,400 00
Interest due \$1,272.50, and accrued \$2,855.23, on said mortgage loans; total	4,127 78
Total value of mortgaged premises.....	\$562,550 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.
Jersey City, 7 per cent loan, 1897.....	\$9,000 00	\$10,080 00
Lehigh Valley R. R. 1st mortgage 6's, 1898.....	5,000 00	5,800 00
Lehigh Valley R. R. 2d mortgage 7's, registered, 1910.....	8,000 00	10,800 00
Lehigh Valley R. R. consolidated mortgage 6's, registered, 1923.....	2,000 00	2,540 00
Lehigh Valley R. R. consolidated mortgage 6's, coupons, 1923.....	3,000 00	3,810 00
Delaware and Bound Brook R. R., 1st mortgage 7's, 1906.....	24,000 00	30,480 00
North Pennsylvania R. R., mortgage 7's, 1896.....	12,000 00	13,820 00
Catawissa R. R. bonds, 2d mortgage 7's, 1900.....	4,000 00	4,720 00
Pennsylvania Company 6's registered, 1907.....	7,000 00	7,455 00
Pennsylvania and New York canal and railroad, 1st mortgage 7's, 1906.....	6,000 00	7,200 00
Pennsylvania and New York canal and railroad, 1st mortgage 7's, 1896.....	4,000 00	4,350 00
Elmira and Williamsport R. R. stock, 11 shares.....	550 00	528 00
Huntingdon and Broad Top R. R. and Coal company, 2d mortgage 7's, 1895.....	10,500 00	11,550 00
Pittsburgh, Cincinnati and St. Louis R. R. Co., 1st mortgage 7's, 1900.....	20,000 00	23,300 00
American Steamship company, 1st mortgage 6's, 1896.....	4,500 00	4,770 00
West Jersey R. R., 1st mortgage 6's, 1866.....	7,000 00	7,480 00
New York Car Trust No. 2, series D.....	4,000 00	4,000 00
United New Jersey R. R. and Canal company, consolidated mortgage 6's, 1901.....	20,000 00	23,000 00
Philadelphia and Erie R. R., consolidated mortgage 5's, 1920.....	10,000 00	11,900 00
Pennsylvania R. R., General mortgage 6's, registered, 1910.....	5,000 00	6,500 00
Pennsylvania R. R., General mortgage 6's, coupons, 1910.....	6,000 00	8,550 00
Junction R. R., company, 2d mortgage 6's, 1900.....	7,000 00	7,770 00
Camden and Atlantic R. R., 1st mortgage 6's, 1899.....	4,000 00	4,600 00
Belvidere Delaware R. R., 1st mortgage 6's, 1902.....	1,000 00	1,110 00
Connecting Railway, series C, 6's, 1902.....	2,000 00	2,340 00
Connecting Railway, series D, 1902.....	1,000 00	1,170 00
Philadelphia, Germantown and Norristown R. R. stock, 264 shares.....	13,200 00	33,792 00
City of Camden, 7 per cent bonds, 1906.....	1,000 00	1,180 00
Pennsylvania R. R. consolidated mortgage 6's, 1905.....	6,000 00	7,200 00
United Companies of New Jersey, 150 shares.....	15,000 00	35,525 00
Germantown Passenger R. R., 205 shares.....	10,250 00	18,860 00
Schuylkill River East Side R. R., 1st mortgage 5's, 1935.....	15,000 00	15,900 00
Pennsylvania Steel Co., 5's, 1917.....	15,000 00	15,450 00
Baltimore & Ohio Equipment Association, series A, 1891.....	12,000 00	12,000 00

	Par value.	Market value.	
2d and 3d St. Passenger R. W. Co., 100 shares	\$5,000 00	\$14,600 00	
Pennsylvania & Northwestern R. R. Co., gen. mtge. 5's, 1930	10,000 00	10,500 00	
Pennsylvania R. R. Co., 216 shares	10,800 00	12,839 00	
Lehigh valley railway, 4½%, 1940	25,000 00	25,625 00	
The National Bank of the Northern Liberties, 69 shares	3,450 00	11,316 00	
Totals (carried out at market value)	\$328,250 00	\$430,920 00	\$430,920 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is	15,000 00
Cash in company's principal office, \$424.69; cash in bank, \$25,236.35	25,661 04
Interest due and accrued on stocks, not included in "market value"	845 62
Interest due and accrued on collateral loans	44 45
Gross premiums in due course of collection	26,062 71
Rents due and accrued	480 83
Due from other companies for reinsurance on losses already paid, perpetual deposits in other companies	2,754 83
Aggregate amount of all the available assets of the company	\$830,797 26

LIABILITIES.

Amount of unpaid losses (of which \$1,515.13 are resisted)	\$31,096 78
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$65,539 12
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	41,711 19
Amount of reserve on all outstanding risks	111,250 31
Reclaimable by insured on perpetual policies	191,745 66
Cash dividends declared, due or to become due	120 00
Commissions and brokerage	5,212 54
Aggregate liabilities (except capital stock)	\$339,425 29

Surplus as regards policy-holders	\$191,371 97
Capital stock	400,000 00
Surplus over capital	\$91,371 97

INCOME DURING THE YEAR.

	On fire risks.	
Gross amount of cash received for premiums	\$242,959 17	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	59,085 96	
Net amount of cash actually received for premiums	\$183,873 21	
Interest received on bonds and mortgages	12,681 47	
Interest and dividends received on bonds and stocks, and from all other sources	27,080 27	
Income from all other sources, viz.: rents, \$1,958.33; discounts on perpetual premiums, \$198.05	2,156 38	
Aggregate cash income	\$225,841 33	

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses	\$183,523 73	
Reinsurance	1,851 88	
Net amount paid on losses (of which \$23,596.92 belonged to prior years)	\$181,671 85	
Cash dividends actually paid	28,068 00	
Paid or allowed during the year for commissions and brokerage	36,365 54	

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$10,716 04
Paid state, national, and local taxes, in this and other states.....	6,692 05
All other payments.....	13,062 30
Aggregate cash expenditures.....	<u>\$276,595 78</u>

MISCELLANEOUS.

<i>Risks and premiums, not perpetuals.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$21,293,543	\$354,096 65
Written during the year.....	21,239,896	229,257 52
Total.....	\$42,533,439	\$483,354 17
Deduct expirations.....	22,641,606	269,550 76
In force at the end of the year.....	\$19,891,770	\$222,843 41
Deduct amount reinsured.....	519,767	5,192 63
Net amount in force December 31, 1891.....	<u>\$19,372,003</u>	<u>\$217,650 78</u>
<i>Perpetual risks.</i>		
In force December 31, 1890.....	\$7,170,154	\$187,437 71
Written during 1891.....	469,200	11,437 84
Total.....	\$7,639,354	\$198,915 55
Deduct cancellations.....	244,522	7,169 89
In force December 31, 1891.....	<u>\$7,394,832</u>	<u>\$191,745 66</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,967,555 06
Total amount of cash dividends declared since the company commenced business.....	564,403 12
Total amount of the company's stock owned by the directors at par value.....	82,100 00
Losses paid from organization to date.....	1,211,078 84
Losses incurred during the year, fire.....	<u>184,848 82</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$226,550 00
Premiums received.....	3,322 70
Losses paid.....	2,545 60
Total losses incurred during the year in the State of Michigan.....	<u>4,045 60</u>

FRANKLIN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 421 WALNUT ST., PHILADELPHIA, PA.

(Incorporated April 22, 1829; commenced business June, 1829.)

JAMES N. MCALLISTER, *President*,EZRA T. CRESSON, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid \$400,000.

ASSETS.

Real estate \$341,850 00
 Loans on bond and mortgage of real estate (first liens) 455,249 67
 Interest due \$1,243.48 and accrued, \$6,778.75 on said mortgage loans; total 8,022 23
 Buildings (insured for \$351,483.34) \$1,312,495 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.
Penn. R. R. Consol. sterling coupon, 6's, 1906.....	\$20,000 00	\$23,500 00
City of Harrisburg, Pa., 6's, 1892.....	1,000 00	1,010 00
Chartiers R'y Co. coupon, 7's, 1901.....	6,000 00	6,980 00
Penn. Equipment Trust, 4's, 6 years, series D, 1898.....	6,000 00	5,940 00
Penn. Equipment Trust, 9 years, series B, 1898.....	1,000 00	972 50
Delaware River Ferry Co., gold coupon, 5's, 1921.....	10,000 00	10,000 00
Penn. & New York Canal and R. R. coupon, 7's, 1906.....	14,000 00	17,080 00
Wilmington & Weldon R. R., gold, 7's, 1897.....	20,000 00	23,080 00
Penn. Equipment Trust, 4's, 7 years, series E, 1894.....	1,000 00	890 00
Penn. Equipment Trust, 4's, 8 years, series C, 1895.....	11,000 00	10,697 50
City of Sandusky, Ohio, 5's, 1896.....	10,000 00	10,200 00
City of Sandusky, Ohio, 5's, 1897.....	10,000 00	10,250 00
Jacksonville, Louisville & St. Louis, 1st mortgage, 5's, 1940.....	11,000 00	9,900 00
Lehigh Valley R. R., 1st mortgage registered, 6's, 1898.....	11,000 00	12,320 00
Huntington & Broad Top R. R., 1st mortgage ext., 4's, 1920.....	29,000 00	29,000 00
North Pennsylvania R. R., 1st mortgage, 7's, 1896.....	8,000 00	8,330 00
Independence National Bank stock, 50 shares.....	5,000 00	6,250 00
City of Columbus, Ohio, 4's, 1892.....	25,000 00	25,000 00
City of Cleveland, Ohio, 6's, 1892.....	81,000 00	31,800 00
Philadelphia City, 6's new, January, 1894.....	13,600 00	14,212 00
Philadelphia City, 6's new, July, 1897.....	2,000 00	2,280 00
Philadelphia City, 6's new, July, 1900.....	200 00	238 00
Philadelphia City, 6's new, January, 1895.....	24,200 00	25,594 00
Philadelphia City, 6's new, July, 1895.....	2,000 00	2,170 00
Philadelphia City, 6's new, January, 1896.....	1,900 00	2,090 00
Philadelphia City, 6's new, January, 1892.....	13,100 00	13,100 00
Philadelphia City, 6's new, July, 1892.....	8,000 00	8,080 00
Lehigh Valley R. R. Consol., sterling gold, 6's, 1897.....	45,000 00	39,140 00
Lehigh Valley R. R., 2d mortgage registered, 7's, 1910.....	25,000 00	33,750 00
Huntington & Broad Top R. R., 2d mortgage, 7's, 1895.....	11,500 00	12,880 00
Pennsylvania R. R., general mortgage registered, 6's, 1910.....	19,000 00	24,700 00
Pennsylvania R. R., general mortgage coupon, 6's, 1910.....	42,000 00	58,840 00
West Jersey R. R., 1st mortgage, 6's, 1896.....	7,000 00	7,490 00
Pennsylvania & New York Canal and R. R., 5's, 1899.....	10,000 00	11,000 00
Philadelphia, Wilmington & Baltimore R. R., 6's, 1901.....	8,000 00	8,390 00
West Jersey & Atlantic R. R., 1910.....	1,000 00	1,050 00
Philadelphia & Erie R. R., 4's, 1920.....	10,000 00	10,000 00
First National Bank of Philadelphia, stock.....	5,000 00	11,250 00
Philadelphia, Wilmington & Baltimore R. R., debenture, 4's, 1922.....	15,000 00	15,000 00
Beverly Delaware R. R. consolidated mortgage, 4's, 1927.....	21,000 00	21,000 00
Philadelphia, Wilmington & Baltimore R. R. Reg., 4's, 1917.....	10,000 00	10,000 00
City of Quincy, Ill., 4½ per cent bonds, 1906.....	15,000 00	15,000 00
Southwark National Bank stock.....	5,000 00	12,000 00
Gloucester county, N. J., 4's.....	27,000 00	27,000 00
Northern Pacific R. R., Missouri Div., 1st mortgage, 6's, 1919.....	6,000 00	6,120 00
Iowa City & Western R. R., 1st mortgage, 7's, 1909.....	20,000 00	20,000 00
National Water Works Co. of N. Y., cons. gold, 6's 1908.....	25,000 00	25,000 00
Delaware & Bound Brook R. R., 6's, 1899.....	8,000 00	8,640 00
Lehigh Valley R. R., consolidated mortgage registered, 6's, 1923.....	83,000 00	105,410 00
Lehigh Valley R. R., consolidated mortgage coupons, 6's, 1923.....	2,000 00	2,540 00
Chicago & Western Indiana R. R., 1st mortgage, 6's, 1919.....	15,000 00	16,500 00
Pennsylvania Railroad collateral trust loan 4½'s, 1913.....	30,080 00	31,800 00
Infantry Battalion of State Fencibles, 6's, 1896.....	1,600 00	1,600 00
Columbus & Cincinnati Midland R. R., 1st mortgage extension, 4½'s, 1899.....	25,000 00	28,250 00
Philadelphia, Wilmington & Baltimore R. R. stock.....	6,250 00	7,500 00
St. Paul, Minnesota & Manitoba R. R. 1st mortgage, gold, 7's, 1909.....	4,000 00	4,400 00
Stony Creek Railroad, coupons, 7's, 1907.....	4,000 00	4,880 00
Baltimore & Potomac R. R., 1st mortgage sinking fund, gold, 6's, 1911.....	41,000 00	50,029 00
Baltimore & Potomac R. R., 1st mortgage, tunnel road, gold, 6's, 1911.....	21,000 00	25,200 00
Penn. & New York Canal and R. R., series A, 7's, 1896.....	22,000 00	24,200 00
West Jersey Railroad, 7's, 1899.....	12,000 00	15,340 00
Philadelphia & Reading R. R., 7's, 1898.....	29,000 00	31,030 00
Hestonville, Mantua & Fairmount Pass. R'y Co., 6's, 1895.....	10,000 00	10,200 00
Connecting Railroad Co., 6's, 1901.....	20,000 00	23,200 00

	Par value.	Market value.	
Eastern & Amboy Railroad, 1st mortgage, 5's, 1920	\$25,000 00	\$27,000 00	
Lehigh Valley Railroad, 1st mortgage, 6's, 1888	40,000 00	44,800 00	
Elmira & Williamsport Railroad, 5's, 2882	10,000 00	10,500 00	
Philadelphia, Wilmington & Baltimore trust certificates, 4's, 1921			
New York, Lackawanna & Western R. R. 6's, 1921	25,000 00	24,500 00	
West Jersey R. R., consolidated mortgage, 6's, 1909	25,000 00	31,250 00	
New York Central R. R., extended, 5's, 1893	23,000 00	26,910 00	
Harrisburg, Portsmouth, Mt. Joy & Lancaster R. R., ext., 4's, 1918	25,000 00	25,500 00	
Lehigh Coal & Navigation Co., loan, 6's, 1897	25,000 00	26,000 00	
Northern Central R. R., 2d mortgage, series B, 5's, 1926	10,000 00	10,800 00	
Continental Hotel Co., preferred stock	15,000 00	16,050 00	
Pennsylvania Co., 6's, 1907	1,600 00	2,080 00	
Steubenville & Indiana R. R., 1st mortgage ext., 5's, 1914	42,000 00	44,940 00	
Pennsylvania Salt Manufacturing Co., 5's, 1900	58,000 00	62,060 00	
Camden & Atlantic R. R., consolidated, 6's, 1911	47,000 00	48,410 00	
Northern Central R. R., consolidated general mortgage sterling gold, 6's, 1904	14,000 00	16,100 00	
Philadelphia & Eri. R. R., gold, 5's, 1920	17,000 00	17,510 00	
Mine Hill & Schuylkill Haven R. R., stock	10,000 00	11,300 00	
Pennsylvania Co. for Insurance on Lives, etc., stock	25,000 00	34,000 00	
Lehigh Valley Coal Co., registered 5's, 1910	2,500 00	12,750 00	
Baltimore & Ohio R. R., extended, 4's, 1885	20,000 00	21,000 00	
Northern Central R. R., consolidated, 4½'s, 1923	25,000 00	25,000 00	
River Front R. R., 1st mortgage, 4½'s, 1912	10,000 00	10,300 00	
	16,000 00	16,000 00	
Totals (carried out at market value)	\$1,440,450 00	\$1,610,574 00	\$1,610,574 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is, \$746,207.25	569,400 00
Cash in company's principal office, \$15,977.81; cash in bank, \$110,137.47	126,115 28
Interest due and accrued on collateral loans	3,583 61
Gross premiums in due course of collection	58,682 64

Aggregate amount of all the available assets of the company

\$3,173,477 43

LIABILITIES.

Amount of unpaid losses (of which \$789.98 are resisted)	\$52,605 89
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$165,940 02
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	271,320 14
Amount of reserve on all outstanding risks	437,260 16
Reclaimable by insured on perpetual policies	1,311,530 12
Cash dividends declared, due or to become due	340 00
Commissions and brokerage	8,800 87

Aggregate liabilities (except capital stock)

\$1,810,537 04

Surplus as regards policy-holders	\$1,362,940 39
Capital stock	400,000 00
Surplus over capital	\$962,940 39

INCOME DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums	\$551,364 80
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	72,796 87
Net amount of cash actually received for premiums	\$478,567 93
Interest received on bonds and mortgages	55,509 97

Interest and dividends received on bonds and stocks, and from all other sources	\$75,189 81
Income from all other sources, viz.: rents, \$8,579.67; policy and transfer fees, \$1,827.50; surveys, \$148	10,555 17
Aggregate cash income	<u>\$619,822 88</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$312,497 45
Net amount paid on losses	\$312,497 45
Cash dividends actually paid	90,210 00
Paid or allowed during the year for commissions and brokerage	88,366 71
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	55,642 77
Paid state, national, and local taxes, in this and other states	22,236 07
All other payments, viz.: agency expenses, \$64,646.89; loss expense, \$2,733.94; repairs to real estate, \$3,059.19	70,440 02
Aggregate cash expenditures	<u>\$639,393 02</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$140,891,988	\$2,318,899 92
Written during the year	52,487,409	571,476 20
Total	<u>\$193,379,397</u>	<u>\$2,890,376 12</u>
Deduct expirations	50,981,674	583,521 12
In force at the end of the year	\$142,397,714	\$2,306,855 00
Deduct amount reinsured	2,156,956	19,804 78
Net amount in force December 31, 1891	<u>\$140,240,758</u>	<u>\$2,287,050 22</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$27,786,388 52
Total amount of cash dividends declared since the company commenced business	5,024,000 00
Total amount of the company's stock owned by the directors at par value	82,900 00
Losses paid from organization to date	14,977,210 88
Losses incurred during the year, fire	<u>317,023 65</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken	<i>Fire risks.</i> \$1,579,718 33
Premiums received	22,779 77
Losses paid	15,119 38
Total losses incurred during the year in the State of Michigan	<u>15,092 17</u>

GERMAN INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, FREEPORT, ILL.

(Incorporated February, 1885; commenced business October, 1886.)

C. O. COLLMANN, *President*, - - - - - WM. TREMBOR, *Secretary*.

Attorney for Michigan, HORACE F. CORNELL, of Kalamazoo.

CAPITAL.

Capital stock paid..... \$200,000.

ASSETS.

Real estate.....	\$19,700 00
Loans on bond and mortgage of real estate (first liens).....	1,561,569 80
Interest due \$16,442.25, and accrued \$47,791.38 on said mortgage loans; total.....	64,233 63
Value of lands mortgaged.....	\$4,351,250 00
Buildings.....	1,800,000 00
Total value of mortgaged premises.....	\$5,651,250 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
City of Freeport, 5½ per cent, 1892.....	\$4,000 00	\$4,000 00
Freeport Water Co., 6 per cent, 1912.....	16,000 00	16,480 00
Abilene Water and Electric Light, 6 per cent, 1907.....	5,000 00	4,250 00
Atlantic, Iowa, water, 6 per cent, 1893.....	2,000 00	2,000 00
Monroe, Wis., Water Co., 6 per cent, 1910.....	75,000 00	76,000 00
Custer Co., Dak., 10 per cent, 1899.....	850 00	835 00
Forest Lawn Cemetery, 6 per cent, 1895.....	350 00	350 00
Minnehaha Co., Dak., school, 7 per cent, 1900.....	2,800 00	2,800 00
Grand Island, Neb., school, 7 per cent, 1892.....	1,000 00	1,000 00
Oregon, Ill., 6 per cent, 1892.....	1,500 00	1,500 00
Manning, Iowa, 8 per cent, 1894.....	5,000 00	5,150 00
Monroe Co., Ill., 6 per cent, 1890.....	250 00	240 00
Pennington, Co., Dak., 10 per cent, 1899.....	100 00	110 00
Oregon, Ill., bridge, 7 per cent, 1892.....	2,000 00	2,000 00
Mt. Morris, Ill., 10 per cent, 1885.....	26,500 00	26,500 00
Spencer, Iowa, 6 per cent, 1897.....	3,000 00	3,000 00
Town of Florence, Ill., school, 7 per cent, 1892.....	200 00	200 00
Adams Co., Neb., school, 7 per cent, 1894.....	350 00	350 00
Webster Co., Neb., school, 6 per cent, 1900.....	600 00	600 00
German American Loan & Trust Co., debenture, 7 per cent, 1895.....	10,000 00	10,000 00

STOCKS—

United States Savings Bank, Topeka, Kan.....	5,000 00	5,000 00
Upland Banking Co., Upland, Neb.....	1,000 00	1,000 00
Park Security Co., St. Louis, Mo.....	600 00	600 00
First National Bank, Dighton, Kan.....	2,500 00	2,600 00
National Bank of Commerce, Kansas City, Mo.....	8,000 00	9,600 00
Minnehaha, National Bank, Sioux Falls, So. Dak.....	27,000 00	27,000 00
German American Loan and Trust Co., Sioux Falls, So. Dakota.....	25,000 00	25,000 00
Ricker National Bank, Quincy, Ill.....	5,000 00	5,000 00
State Bank, Duluth, Minn.....	8,000 00	8,640 00
American National Bank, Kansas City, Mo.....	4,000 00	5,600 00
Winton & Deming State Bank, Ashland, Kan.....	5,000 00	5,500 00
People's National Bank, Burlington, Kan.....	600 00	600 00
Le Mars National Bank, Le Mars, Iowa.....	3,000 00	3,750 00
First National Bank, Blue Hill, Neb.....	5,000 00	6,250 00
Western Investment Loan and Trust Co., Topeka, Kan.....	2,500 00	2,500 00
Deming Investment Co., Oswego, Kan.....	2,400 00	2,400 00
Central Map Survey Publishing Co., Chicago, Ill.....	500 00	500 00

	<i>Par value.</i>	<i>Market value.</i>
Honey Buggy Co., Freeport, Ill.	\$10,000 00	\$10,000 00
First National Building and Loan Ass'n, Belleville, Ill.	2,324 00	2,152 50
Sioux Falls Mutual Aid Ass'n, Sioux Falls, So. Dakota	1,308 00	2,226 00
Atlantic, Iowa, Mutual Building and Loan Association	2,312 00	3,506 00
Home Building and Loan Association, Rockford, Ill.	2,278 00	2,750 00
Union Loan and Building Association, Freeport, Ill.	650 00	691 00
Totals (carried out at market value)	\$281,256 00	\$293,319 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$83,250.00	45,656 15
Cash in bank	230,132 14
Interest due and accrued on collateral loans and certificates of deposit ..	2,428 81
Gross premiums in due course of collection	149,154 05
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	306,127 06
Aggregate amount of all the available assets of the company	\$2,671,221 14

LIABILITIES.

Amount of unpaid losses (of which \$11,000 are resisted)	\$102,234 45
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$293,319 77
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,475,700 90
Amount of reserve on all outstanding risks	1,739,020 67
Commissions and brokerage	11,404 42
Return premiums	15,000 00
Aggregate liabilities (except capital stock)	\$1,867,659 54

Surplus as regards policy-holders	\$608,561 60
Capital stock	300,000 00
Surplus over capital	\$608,561 60

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,598,398 25
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	290,180 74
Net amount of cash actually received for premiums	\$1,318,217 51
Interest received on bonds and mortgages	107,075 56
Interest and dividends received on bonds and stocks, and from all other sources	28,960 48
Income from all other sources	4,706 82
Aggregate cash income	\$1,458,960 37

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$781,785 79
Net amount paid on losses (of which \$73,190.30 belonged to prior years) ..	\$731,785 79
Cash dividends actually paid	40,000 00
Paid or allowed during the year for commissions and brokerage	364,117 31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	153,032 05
Paid state, national, and local taxes, in this and other states	24,110 03
All other payments, viz.: printing and stationery, \$15,153.36; postage, \$3,537.60	18,690 96
Aggregate cash expenditures	\$1,331,736 14

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$172,535,473	\$3,215,515 21
Written during the year.....	96,799,609	1,609,185 36
Total.....	\$269,335,082	\$4,824,700 57
Deduct expirations.....	81,704,693	1,502,681 17
In force at the end of the year.....	\$188,630,389	\$3,322,099 40
Deduct amount reinsured.....	6,278,925	81,156 08
Net amount in force December 31, 1891.....	\$180,451,464	\$3,240,913 37

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$14,005,298 70
Total amount of cash dividends declared since the company commenced business.....	559,664 55
Total amount of the company's stock owned by the directors at par value.....	35,175 09
Total amount loaned to officers and directors.....	22,199 60
Losses paid from organization to date.....	6,492,362 08
Losses incurred during the year, fire.....	737,932 01
Loaned to stockholders not officers.....	43,300 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,915,547 00
Premiums received.....	49,783 06
Losses paid.....	26,441 63
Total losses incurred during the year in the State of Michigan.....	27,630 44

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 115 BROADWAY, NEW YORK.

(Incorporated March, 1872; commenced business March 7, 1872.)

EMIL OELBERMAN, *President*, JAMES A. SILVEY, *Secretary*.

Attorney for Michigan, ALEXANDER SAENGER of Detroit.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>
United States coupon.....	\$100,000 00	\$118,000 00
" " registered.....	50,000 00	58,500 00
" " currency.....	100,000 00	124,565 00
New York city additional water.....	512,500 00	538,125 00
".....	50,000 00	53,350 00

Bonds—

	Par value.	Market value.
New York city dock	\$200,000 00	\$210,000 00
" " school-house	115,284 17	121,048 00
Brooklyn " registered	50,000 00	51,000 00
St. Louis, Mo.	75,000 00	76,500 00
Portland, Ore., water	100,000 00	106,000 00
Atlanta, Ga.	50,000 00	56,000 00
Nashville, Tenn., water	25,000 00	26,250 00
Albany & Susquehanna R. R. first consolidated	25,000 00	26,250 00
Chicago, Rock Island & Pacific R. R. first mortgage	75,000 00	90,750 00
Chicago, Milwaukee & St. Paul R. R. first mortgage, I. & D. division	50,000 00	63,000 00
Chicago, Milwaukee & St. Paul R. R., La Crosse division	50,000 00	52,000 00
" " " " I. and M. division	30,000 00	38,850 00
" " " " C. and P. W. division	60,000 00	61,200 00
" " & Northwestern R. R. sinking fund	10,000 00	12,300 00
" " " " debenture	80,000 00	82,550 00
" " Burlington & Quincy R. R. debenture	70,000 00	78,050 00
Central Pacific R. R. first mortgage	40,000 00	46,400 00
Dakota & Great Southern R. R. first mortgage	45,000 00	47,250 00
Erie R. R. first consolidated mortgage	55,000 00	55,550 00
Fargo & Southern R. R. first mortgage	50,000 00	53,000 00
Kansas Pacific R. R. first mortgage	25,000 00	26,000 00
" " " " "	100,000 00	135,500 00
" " " " "	25,000 00	27,750 00
" " " " "	25,000 00	26,875 00
" " " " "	35,000 00	37,712 00
" " " " "	25,000 00	27,000 00
Little Miami " " "	25,000 00	27,500 00
Louisville & Nashville R. R., general mortgage	25,000 00	28,750 00
Missouri Pacific R. R. first mortgage	50,000 00	53,250 00
New York, Lackawanna & Western R. R. first mortgage	100,000 00	123,800 00
New York Central & Hudson River R. R. debenture	100,000 00	108,750 00
New York, Chicago & St. Louis R. R.	45,000 00	43,200 00
Omaha & St. Louis R. R. first mortgage	57,000 00	31,920 00
Pennsylvania Company, registered coupon	12,000 00	12,980 00
St. Louis, K. C. & North B. R. first mortgage real estate	43,000 00	46,440 00
St. Paul, Minn. & Manitoba R. R. first consolidated	60,000 00	64,200 00
Syracuse, Binghamton & N. Y. R. R. first mortgage	30,000 00	36,000 00
Union Pacific R. R. first mortgage	30,000 00	38,400 00

Stocks—

Albany & Susquehanna R. R.	10,000 00	16,700 00
Chicago, Rock Island & Pacific R. R.	85,000 00	75,650 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. preferred	160,000 00	158,400 00
Cayuga & Susquehanna R. R.	30,000 00	55,500 00
Chicago & Northwestern R. R. preferred	50,000 00	71,250 00
Delaware & Hudson Canal Co.	123,800 00	151,659 00
Delaware, Lackawanna & Western R. R.	125,000 00	175,625 00
Detroit, Hillsdale & Southwestern R. R.	20,000 00	18,200 00
Lake Shore & Michigan Southern	10,000 00	12,500 00
Morris & Essex R. R.	60,000 00	87,000 00
Milwaukee, Lake Shore & Western R. R. preferred	50,000 00	66,500 00
New York & Harlem R. R.	131,650 00	355,455 00
N. Y., N. H. & Hartford R. R.	9,200 00	20,792 00
New York, Lackawanna & Western R. R.	20,000 00	21,700 00
New York, Providence & Boston R. R.	30,000 00	69,000 00
Pennsylvania R. R.	50,000 00	57,000 00
Rensselaer & Saratoga R. R.	50,000 00	55,000 00
American Exchange National Bank	10,000 00	15,000 00
Bank of America	17,500 00	36,000 00
Bank of Commerce	9,100 00	16,744 00
Fourth National Bank	20,000 00	34,400 00
German American Bank	16,575 00	20,221 00
Consolidated Gas Co. of New York	100,000 00	104,250 00
New York Mutual Gaslight Co.	30,000 00	36,000 00
Standard Oil Trust	50,000 00	84,500 00
Western Union Telegraph Co.	100,000 00	83,750 00

Totals (carried out at market value) \$4,307,109 17 \$5,142,391 00 \$5,142,391 00

Cash in company's principal office, \$5,336.68; cash in bank, \$415,438.04 420,774 72
 Interest due and accrued on stocks, not included in "market value" 4,187 00
 Gross premiums in due course of collection 311,855 73

Aggregate \$5,879,208 45
 Deduct special deposits in other states 125,000 00

Total admitted assets \$5,754,208 45

LIABILITIES.

Amount of unpaid losses (of which \$30,979.18 are resisted)	\$340,611 59
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$964,573 49
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,244,000 98
Amount of reserve on all outstanding risks	2,209,234 42
Return premiums	73,973 01
Aggregate	\$2,623,819 02
Deduct liabilities on special deposits	64,126 44
Net liabilities (except capital stock)	\$2,559,692 58
Surplus as regards policy-holders	\$3,194,515 87
Capital stock	1,000,000 00
Surplus over capital	\$2,194,515 87

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$3,295,680 86
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	659,900 00
Net amount of cash actually received for premiums	\$2,635,720 86
Interest and dividends received on bonds and stocks, and from all other sources	223,239 18
Aggregate cash income	\$2,858,960 04

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$1,729,908 87
Deduct amount actually received for salvages	10,413 52
Reinsurance	145,596 06
Net amount paid on losses (of which \$172,379.61 belonged to prior years) ..	\$1,573,795 29
Cash dividends actually paid	200,000 00
Paid or allowed during the year for commissions and brokerage	428,300 43
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	210,431 27
Paid state, national, and local taxes, in this and other states	72,429 63
All other payments, viz.: rent, stationery, advertising, traveling expenses etc.	249,401 73
Aggregate cash expenditures	\$2,734,358 35

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$470,043,750	\$8,993,219 51
Written during the year	867,064,047	8,382,745 09
Total	\$837,127,797	\$7,385,964 60
Deduct expirations	350,612,410	2,919,453 14
In force at the end of the year	\$486,515,387	\$4,466,511 46
Deduct amount reinsured	12,806,496	180,536 65
Net amount in force December 31, 1891	\$473,708,891	\$4,275,974 81

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$31,059,590 83
Total amount of cash dividends declared since the company commenced business.....	2,540,000 00
Total amount of the company's stock owned by the directors at par value.....	307,200 00
Losses paid from organization to date.....	16,109,414 54

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$14,721 38
Virginia.....	50,000 00	25,730 93
Georgia.....	25,000 00	23,665 13

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$4,241,754 00
Premiums received.....	64,306 08
Losses paid.....	\$1,305 49
Total losses incurred during the year in the State of Michigan.....	35,449 35

GERMAN FIRE INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, 124 BRIDGE STREET, PEORIA, ILL.

(Incorporated May 10, 1876; commenced business May 12, 1876.)

B. CREMER, *President*, THEO. J. MÜLLER, *Secretary*.

Attorney for Michigan, HENRY C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid\$300,000.

ASSETS.

Real estate.....	\$4,900 00
Loans on bond and mortgage of real estate (first liens).....	275,109 76
Interest due and accrued on said mortgage loans.....	9,782 68

Value of lands mortgaged.....	\$623,250 00
Buildings.....	575,900 00
Total value of mortgaged premises.....	\$1,199,150 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$53,370.00.....	31,075 00
Cash in bank.....	55,402 84
Interest due and accrued on collateral loans.....	980 50
Gross premiums in due course of collection.....	35,746 73

Aggregate amount of all the available assets of the company.....\$412,997 51

LIABILITIES.

Amount of unpaid losses		\$6,500 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$61,498 88	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	33,792 29	
Amount of reserve on all outstanding risks		95,291 17
Due and accrued for salaries, rent, advertising, or agency expenses		556 83
Aggregate liabilities (except capital stock)		<u>\$102,348 00</u>
Surplus as regards policy-holders	\$310,649 51	
Capital stock	300,000 00	
Surplus over capital	<u>\$10,649 51</u>	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$308,071 05	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	91,982 85	
Net amount of cash actually received for premiums		\$211,138 20
Interest received on bonds and mortgages		20,842 06
Interest and dividends received on bonds and stocks, and from all other sources		1,175 03
Income from all other sources, viz.: rents		92 00
Aggregate cash income		<u>\$233,247 29</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$143,816 19	
Net amount paid on losses (of which \$9,306.24 belonged to prior years) ...		\$143,816 19
Cash dividends actually paid		18,000 00
Paid or allowed during the year for commissions and brokerage		41,929 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		28,358 20
Paid state, national, and local taxes, in this and other states		4,868 72
Aggregate cash expenditures		<u>\$236,972 99</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$18,734,419	\$195,922 96
Written during the year		19,619,689	295,691 32
Total		\$38,354,108	\$491,614 28
Deduct expirations		17,702,342	305,353 13
In force at the end of the year		\$15,651,766	\$186,231 15
Net amount in force December 31, 1891		<u>\$15,651,766</u>	<u>\$186,231 15</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,646,963 64
Total amount of <i>cash</i> dividends declared since the company commenced business	153,175 94
Total amount of the company's stock owned by the directors at par value	68,200 00
Total amount loaned to officers and directors	20,600 00
Losses paid from organization to date	1,061,384 32
Losses incurred during the year, fire	135,179 25
Loaned to stockholders not officers	<u>100,883 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$561,129 00
Losses paid.....	10,088 37
Total losses incurred during the year in the State of Michigan.....	10,107 04
	<u>11,003 39</u>

GERMAN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PITTSBURGH, PA.

(Incorporated March 27, 1882; commenced business, July, 1882.)

A. E. WHITE, *President*,F. S. GROSS, *Secretary*

Attorney for Michigan, R. H. BROWN, of Detroit.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Real estate.....	\$50,420 22
Loans on bonds and mortgages of real estate (first liens).....	232,022 17
Interest due \$90 and accrued, \$3,172.41, on said mortgage loans; total.....	3,262 41
Value of lands mortgaged.....	\$899,150 00
Buildings.....	200,000 00
Total value of mortgaged premises.....	<u>\$599,150 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
STOCKS—		
First National Bank of Pittsburgh.....	\$10,000 00	\$18,600 00
Second " " " ".....	10,000 00	25,000 00
Third " " " ".....	10,000 00	18,000 00
German " " " ".....	10,200 00	33,150 00
Exchange " " " ".....	5,000 00	8,500 00
Allegheny " " " ".....	5,000 00	7,500 00
M. & M. " " " ".....	2,150 00	2,924 00
Metropolitan " " " ".....	300 00	330 00
Fifth Ave. " " " ".....	500 00	500 00
First " " " Allegheny.....	10,000 00	16,500 00
Second " " " ".....	4,500 00	9,000 00
German " " " ".....	4,900 00	8,575 00
BONDS—		
Kilbrick township school.....	2,000 00	2,000 00
Allepo " " " ".....	2,100 00	2,415 00
People's Park Passenger Railway Co.....	6,000 00	6,600 00
Totals (carried out at market value).....	<u>\$82,650 00</u>	<u>\$154,594 00</u>

154,594 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$6,900.....	\$2,000 00
Cash in bank.....	32,139 20
Interest due and accrued on stocks, not included in "market value".....	787 00
Interest due and accrued on collateral loans.....	40 50
Gross premiums in due course of collection.....	33,518 10
Rents due and accrued.....	218 75
Aggregate amount of all the available assets of the company.....	<u>\$509,002 35</u>

LIABILITIES.

Amount of unpaid losses.....	\$32,769 76
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$62,978 56
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	110,212 22
Amount of reserve on all outstanding risks.....	193,190 78
Commissions and brokerage.....	6,503 62
Return premiums, state taxes.....	1,000 00
Aggregate liabilities (except capital stock).....	<u>\$233,464 16</u>
Surplus as regards policy-holders.....	\$275,538 19
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$75,538 19</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$283,236 95
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	46,918 48
Net amount of cash actually received for premiums.....	\$236,377 47
Interest received on bonds and mortgages.....	14,352 33
Interest and dividends received on bonds and stocks, and from all other sources.....	6,723 50
Income from all other sources, viz.: rents, \$2,371.65; commission, \$743.59.....	3,115 24
Aggregate cash income.....	<u>\$260,568 54</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$164,436 57
Reinsurance.....	9,880 16
Net amount paid on losses (of which \$18,988.89 belonged to prior years).....	\$154,576 41
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	54,690 84
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes.....	23,424 42
Paid state, national, and local taxes, in this and other states.....	5,992 95
Aggregate cash expenditures.....	<u>\$258,684 62</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$31,318,585	\$358,776 01
Written during the year.....	25,873,902	285,064 61
Total.....	\$57,092,577	\$641,840 62
Deduct expirations.....	28,564,464	259,456 61
In force at the end of the year.....	\$33,498,113	\$382,384 01
Deduct amount reinsured.....	408,559	4,338 80
Net amount in force December 31, 1891.....	\$33,094,554	\$377,545 71

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,598,871 92
Total amount of cash dividends declared since the company commenced business.....	558,000 00
Total amount of the company's stock owned by the directors at par value.....	21,950 00
Total amount loaned to officers and directors.....	8,000 00
Losses paid from organization to date.....	1,638,950 14
Dividends declared payable in stock from organization.....	150,000 00
Losses incurred during the year, fire.....	168,857 28
Loaned to stockholders not officers.....	8,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$514,314 00
Losses paid.....	6,294 99
Total losses incurred during the year in the State of Michigan.....	4,211 25
	4,047 64

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 177 AND 179 BROADWAY, NEW YORK.

(Incorporated March 2, 1859; commenced business March, 1859.)

HUGO SCHUMANN, *President*,CHARLES BUYKHAVER, *Secretary*.

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

Real estate.....	\$295,130 67
Loans on bond and mortgage of real estate (first liens).....	184,500 00
Interest due and accrued on said mortgage loans.....	4,287 50
Value of lands mortgaged.....	\$111,500 00
Buildings (insured for \$179,500).....	226,000 00
Total value of mortgaged premises.....	\$337,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
United States registered coupon	.....	\$250,000 00	\$295,625 00
Am. Dock & Imp. Co. 1st mortgage	.....	940,200 00	1,113,554 50
Atchison, Topeka & Santa Fé Railroad gen. mortgage	.....	25,000 00	27,437 50
Chicago, Burlington & Quincy Railroad	.....	25,000 00	21,375 00
Chicago, Milwaukee & St. Paul Railroad (S. M. Div.)	.....	25,000 00	31,500 00
Chicago, Milwaukee & St. Paul Railroad (C. & Pac. W.)	.....	25,000 00	29,500 00
Chicago, Rock Island & Pacific Railroad	.....	25,000 00	27,031 25
Chicago, St. Louis & New Orleans Railroad, gold loan	.....	25,000 00	31,500 00
Chicago, St. Paul, Minn. & O. Railway cons.	.....	25,000 00	28,500 00
Cleveland, Columbus, Cincinnati & Indianapolis R'y.	.....	25,000 00	29,906 25
Denver & Rio Grande R'y.	.....	25,000 00	29,250 00
Dry Dock, East Broadway & Battery Railroad	.....	10,000 00	20,500 00
East Tennessee, Virginia & Georgia Railroad, 1st mtg.	.....	25,000 00	10,300 00
East Tennessee, Virginia & Georgia Railroad, cons. mtg.	.....	25,000 00	25,875 00
Fargo & Southern Railway	.....	25,000 00	24,000 00
Flint & Pere Marquette Railroad	.....	20,000 00	22,600 00
Georgia State	.....	25,000 00	25,000 00
Hannibal & St. Joe Railroad	.....	25,000 00	25,625 00
Kentucky Central Railroad	.....	25,000 00	29,250 00
Long Island Railroad	.....	25,000 00	21,375 00
Louisville, New Albany & Chicago Railroad	.....	15,000 00	17,250 00
Metropolitan Elevated Railroad	.....	7,000 00	7,910 00
Michigan Central Railroad, 1st cons.	.....	25,000 00	29,125 00
Michigan Central Railroad, 1st mortgage	.....	25,000 00	30,512 50
Milwaukee & Northern Railroad (Main Line)	.....	20,000 00	22,300 00
Milwaukee & St. Paul Railroad	.....	25,000 00	27,875 00
Mississippi State	.....	15,000 00	18,600 00
New York, Brooklyn & Manhattan Railroad	.....	20,000 00	20,000 00
New York Central & Hudson River Railroad	.....	25,000 00	24,750 00
Pittsburgh & Western Railroad	.....	25,000 00	26,875 00
Richmond city	.....	25,000 00	20,843 75
St. Paul, Minn. & Man. Railroad	.....	40,000 00	30,600 00
St. Paul, Minn. & Man. Railroad	.....	10,000 00	10,700 00
St. Paul & Northern Pacific Railroad	.....	14,000 00	15,680 00
St. Paul & Northern Pacific Railroad	.....	25,000 00	15,680 00
Third Avenue Railroad Co., 1st mortgage	.....	16,000 00	24,625 00
Toledo & Ohio Central Railroad	.....	25,000 00	18,850 00
Union Elevated Railroad, Brooklyn	.....	25,000 00	28,250 00
Union Pacific Railroad	.....	25,000 00	26,250 00
Union Pacific Railroad, (Kansas Pac.)	.....	15,000 00	16,575 00
Wabash Railroad 1st mortgage	.....	25,000 00	27,987 50
National Park Bank stock (50 shares)	.....	25,000 00	26,750 00
	.....	5,000 00	25,843 75
	.....	5,000 00	15,000 00
Totals (carried out at market value)	.....	\$2,097,200 00	\$2,394,467 00
			\$2,394,467 00
Cash in company's principal office, \$41,419.07; cash in bank, \$47,441.96	.....		88,861 03
Gross premiums in due course of collection	.....		193,948 96
Due from other companies for reinsurance on losses already paid, cash in hands of manager	.....		5,330 62
Aggregate amount of all the available assets of the company	.....		\$3,171,525 78
Deduct special deposits in other states	.....		75,000 00
Total admitted assets	.....		\$3,096,525 78
LIABILITIES.			
Amount of unpaid losses	.....		\$113,679 40
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	.....	\$370,481 59	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	.....	744,866 73	
Amount of reserve on all outstanding risks	.....		1,115,328 32
Commissions and brokerage	.....		28,558 43
Aggregate	.....		\$1,257,566 15
Deduct liabilities on special deposits	.....		47,766 72
Net liabilities (except capital stock)	.....		\$1,209,799 43
Surplus as regards policy-holders	.....	\$1,896,726 35	
Capital stock	.....	1,000,000 00	
Surplus over capital	.....	\$896,726 35	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,584,515 94
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	396,064 62
Net amount of cash actually received for premiums	\$1,188,451 32
Interest received on bonds and mortgages	6,865 00
Interest and dividends received on bonds and stocks, and from all other sources	108,149 33
Aggregate cash income	<u>\$1,303,465 65</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$763,048 18
Deduct amount actually received for salvages	2,145 79
Reinsurance	100,945 98
Net amount paid on losses (of which \$99,168.46 belonged to prior years) ..	\$650,956 41
Cash dividends actually paid	100,000 00
Paid or allowed during the year for commissions and brokerage	169,368 77
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes	118,394 14
Paid state, national and local taxes in this and other states	32,634 32
All other payments, viz.: advertising, agency, office expense, fire patrol, printing, stationery, traveling, rents, etc.	117,861 63
Aggregate cash expenditures	<u>\$1,189,215 27</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$259,148,997 80	\$2,198,708 08
Written during the year		187,448,061 31	1,592,878 49
Total		\$446,597,059 11	\$3,791,586 57
Deduct expirations		168,999,224 98	1,444,789 07
In force at the end of the year		\$277,597,834 13	\$2,346,797 50
Deduct amount reinsured		20,029,662 30	198,967 17
Net amount in force December 31, 1891		<u>\$257,568,171 83</u>	<u>\$2,147,830 33</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$25,148,985 84
Total amount of cash dividends declared since the company commenced business	2,301,000 00
Total amount of the company's stock owned by the directors at par value	216,250 00
Losses paid from organization to date	12,656,896 31
Losses incurred during the year, fire	<u>666,075 80</u>

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$25,000 00	\$19,625 16
Virginia	50,000 00	23,141 56

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$4,069,885 00
Premiums received	48,179 40
Losses paid	24,430 43
Total losses incurred during the year in the State of Michigan	<u>20,895 50</u>

Items not admitted as available assets.

Company's stock.....	\$45,230 00
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LIABILITIES.

Amount of unpaid losses (of which \$6,991.43 are resisted)	\$49,194 75
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$129,318 04
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	229,378 53
Amount of reserve on all outstanding risks	358,691 57
Reclaimable by insured on perpetual policies	341,780 43
Due and accrued for salaries, rent, advertising, or agency expenses	3,178 24
Commissions and brokerage	27,789 12
Return premiums, \$7,874.28; taxes, etc., \$1,131.79; reinsurance, \$3,974.18	12,980 25
Aggregate liabilities (except capital stock)	\$793,614 36
Surplus as regards policy-holders	\$761,721 75
Capital stock (less 119 shares owned by company, \$11,900)	238,100 00
Surplus over capital	\$473,621 75

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$507,624 53
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	83,200 05
Net amount of cash actually received for premiums	\$424,424 48
Interest received on bonds and mortgages	42,001 86
Interest and dividends received on bonds and stocks, and from all other sources	19,513 75
Income from all other sources, viz.: rents, \$6,615.23; assignments and surveys, \$539.75	7,154 98
Aggregate cash income	\$493,095 07

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$210,431 15
Deduct amount actually received for salvages	818 10 }
Reinsurance	10,922 86 }
Net amount paid on losses (of which \$18,434.64 belonged to prior years)	\$198,690 19
Cash dividends actually paid	72,000 00
Paid or allowed during the year for commissions and brokerage	94,700 53
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	58,278 00
Paid state, national, and local taxes, in this and other states	14,450 16
All other payments, viz.: postage, \$2,303.27; general expenses, \$25,738.42	28,041 69
Aggregate cash expenditures	\$466,160 57

MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$79,194,867	\$1,020,237 87
Written during the year	50,552,085	517,260 18
Total	\$129,746,952	\$1,537,498 05
Deduct expirations	43,788,912	437,061 47
In force at the end of the year	\$85,958,040	\$1,100,436 58
Deduct amount reinsured	3,043,828	84,197 88
Net amount in force December 31, 1891	\$82,914,212	\$1,016,238 20

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,589,180 00
Total amount of cash dividends declared since the company commenced business.....	1,485,196 00
Total amount of the company's stock owned by the directors at par value.....	49,000 00
Total amount loaned to officers and directors.....	6,800 00
Losses paid from organization to date.....	\$,984,850 00
Losses incurred during the year, fire.....	280,285 02
Loaned to stockholders not officers.....	3,000 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	25,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

Name of states and countries.	Deposits.
Georgia.....	\$25,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	Fire risks.
Fire risks taken.....	\$1,791,100 00
Premiums received.....	20,023 84
Losses paid.....	13,226 89
Total losses incurred during the year in the State of Michigan.....	14,589 77

GLENS FALLS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 149 GLENS STREET, GLENS FALLS, N. Y.

(Incorporated May, 1849; commenced business May, 1850.)

T. L. CUNNINGHAM, *President*, R. A. LITTLE, *Secretary*.

Attorney for Michigan, WM. A. SHINKMAN, of Grand Rapids.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Real estate.....	\$36,050 00
Loans on bond and mortgage of real estate (first liens).....	610,438 62
Interest due, \$3,202.51 and accrued, \$1,138.34 on said mortgage loans; total.....	4,340 85
Buildings (insured for \$610,700.00).....	\$1,308,250 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
N. Y. Central & Hudson River R. R.....	\$200,000 00	\$248,000 00
New York & Harlem R. R.....	100,000 00	119,500 00
Lake Shore & Mich. Southern R. R.....	50,000 00	59,500 00
Syracuse, Binghamton & New York.....	58,000 00	63,900 00
Morris & Essex R. R.....	50,000 00	66,500 00
West Shore R. R.....	50,000 00	50,000 00
Hudson River Pulp & Paper Co.....	106,000 00	106,000 00
Glens Falls Paper Mill Co.....	250,000 00	250,000 00
Georgia State.....	25,000 00	25,000 00
Richmond City.....	10,000 00	10,000 00
STOCK—		
First National Bank, Glens Falls.....	10,000 00	20,000 00
International loan and Trust Co., debenture bonds with 1st mortgage collateral.....	100,000 00	100,000 00
Jarvis-Conklin Mortgage Trust Co., debenture bonds with 1st mortgage collateral.....	53,500 00	53,500 00
Totals (carried out at market value).....	\$1,057,500 00	\$1,176,900 00

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$3,990.00	\$3,000 00
Cash in company's principal office, \$2,775.95; cash in bank, \$74,106.43	76,882 18
Interest due and accrued on stocks, not included in "market value"	6,080 00
Gross premiums in due course of collection	63,831 25
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	1,136 59
Due from other companies for reinsurance on losses already paid	1,073 88
Aggregate	\$1,980,713 37
Deduct special deposits in other states	35,000 00
Total admitted assets	\$1,945,713 37

Items not admitted as available assets.

Premiums more than three months due	\$2,565 62
Bad debts	278 75
	<u>\$2,844 37</u>

LIABILITIES.

Amount of unpaid losses (of which \$6,310 are resisted)	\$42,272 45
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$125,481 88
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	478,001 08
Amount of reserve on all outstanding risks	613,432 91
Due and accrued for salaries, rent, advertising, or agency expenses, taxes, etc.	5,325 00
Commissions and brokerage	10,108 92
Aggregate	\$671,139 28
Deduct liabilities on special deposits	18,212 53
Net liabilities (except capital stock)	\$652,926 75
Surplus as regards policy-holders	\$1,292,786 62
Capital stock	200,000 00
Surplus over capital	\$1,092,786 62

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$590,068 94
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	142,209 70
Net amount of cash actually received for premiums	\$546,054 24
Interest received on bonds and mortgages	40,262 10
Interest and dividends received on bonds and stocks, and from all other sources	57,829 88
Income from all other sources, viz.: rents	659 52
Aggregate cash income	\$644,805 74

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$342,887 83
Deduct amount actually received for salvages	88 94
Reinsurance	48,636 55

Net amount paid on losses (of which \$18,344.47 belonged to prior years).....	\$299,143 34
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	107,160 74
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	51,879 22
Paid state, national, and local taxes, in this and other states.....	23,458 71
All other payments, viz.: stationery, traveling, advertising, expenses, etc.....	48,798 72
Aggregate cash expenditures.....	\$550,440 73

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$119,088,618	\$1,189,001 86
Written during the year.....	69,967,826	698,672 67
Total.....	\$189,056,449	\$1,885,674 53
Deduct expirations.....	63,240,968	613,216 13
In force at the end of the year.....	\$125,810,471	\$1,272,358 40
Deduct amount reinsured.....	8,220,706	99,352 96
Net amount in force December 31, 1891.....	\$117,589,766	\$1,172,506 42

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,668,044 65
Total amount of cash dividends declared since the company commenced business.....	500,000 00
Total amount of the company's stock owned by the directors at par value.....	78,370 00
Total amount loaned to officers and directors.....	3,000 00
Losses paid from organization to date.....	5,420,978 08
Losses incurred during the year, fire.....	216,234 61
Amount deposited in different states and countries for the security of all the company's policy-holders.....	200,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$10,000 00	\$10,312 96
Georgia.....	25,000 00	7,889 55

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$971,535 00
Premiums received.....	9,861 79
Losses paid.....	4,174 04
Total losses incurred during the year in the State of Michigan.....	4,174 04

GRANITE STATE FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE, PORTSMOUTH.

(Incorporated July 17, 1883; commenced business November 12, 1883.)

FRANK JONES, *President*, - - - - - ALFRED HOWARD, *Secretary*.

Attorney for Michigan, B. WHITAKER, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$88,600 00
Interest due and accrued on said mortgage loans.....	1,587 84

Value of lands mortgaged.....	\$123,370 00
Buildings (insured for \$110,650).....	145,300 00
Total value of mortgaged premises.....	\$268,670 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
Town of Harrisville, N. H.	\$15,000 00	\$15,600 00
City of Manchester, N. H.	100,000 00	106,000 00
Port Plain, N. Y., Water Co.	10,000 00	11,000 00
New Hampshire Trust Co., of Manchester, N. H.	10,000 00	10,000 00
New York & New England R. R.	10,000 00	12,100 00
Xenia, Ohio, Water Co.	6,000 00	6,800 00
St. Cloud Gas & Electric Co., of St. Cloud, Minn.	10,000 00	10,500 00
Nashua Card & Glazed Paper Co., of Nashua, N. H.	5,000 00	5,000 00
National Loan & Trust Co., of Kansas City, Mo.	2,500 00	2,500 00
National Loan & Trust Co., of Kansas City, Mo.	1,500 00	1,500 00
School Dist., No. 1, County of Garfield, Colorado.	1,000 00	1,055 00
Front Street Cable Railway Co., of Seattle, Wash.	12,000 00	12,600 00
Ogden City, Utah	5,000 00	5,500 00
Polouise City, Wash.	4,800 00	5,520 00
Eastman Freight Car Heater Co.	36,000 00	36,000 00

STOCKS—

Dover Gas Light Co., of Dover, N. H.	3,825 00	3,591 00
Worcester, Nashua & Rochester R. R.	100 00	125 00
International Loan & Trust Co., of Kansas City, Mo.	5,000 00	5,000 00
Wolffborough Loan & Banking Co., of Wolffborough, N. H.	5,000 00	5,000 00
Boston & Maine Railroad, preferred	7,700 00	10,780 00
Boston & Maine Railroad, common	1,100 00	1,228 00

Totals (carried out at market value)	\$251,025 00	\$267,497 00	267,497 00
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Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$54,875

Cash in company's principal office, \$539.81; cash in bank, \$74,775.48

Interest due and accrued on stocks, not included in "market value".....1,441 75

Interest due and accrued on collateral loans

Gross premiums in due course of collection

Aggregate amount of all the available assets of the company.....\$547,886 28

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LIABILITIES.

Amount of unpaid losses (of which \$1,817.55 are resisted)		\$36,619 90
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$148,314 06	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	101,909 81	
Amount of reserve on all outstanding risks		250,224 47
Due and accrued for salaries, rent, advertising, or agency expenses		512 50
Commissions and brokerage		7,492 84
Return premiums, \$4,545.09; reinsurance, \$6,540.20		11,085 29
Aggregate liabilities (except capital stock)		<u>\$305,935 00</u>
Surplus as regards policy-holders	\$241,951 28	
Capital stock	200,000 00	
Surplus over capital	<u>\$41,951 28</u>	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$569,348 85	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	158,492 41	
Net amount of cash actually received for premiums		\$410,856 44
Interest received on bonds and mortgages		6,748 34
Interest and dividends received on bonds and stocks, and from all other sources		16,677 67
Aggregate cash income		<u>\$434,282 45</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$266,685 21	
Deduct amount actually received for salvages	189 01	
Reinsurance	88,951 83	
Net amount paid on losses (of which \$7,907.69 belonged to prior years) ..		\$214,494 35
Cash dividends actually paid		12,000 00
Paid or allowed during the year for commissions and brokerage		91,577 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		10,980 00
Paid state, national, and local taxes, in this and other states		7,207 08
All other payments, viz.: maps, rent, office and incidental expenses		21,586 18
Aggregate cash expenditures		<u>\$357,844 98</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$39,527,353	\$514,479 61
Written during the year		45,871,976	585,442 41
Total		\$84,899,229	\$1,099,922 02
Deduct expirations		36,844,674	487,901 73
In force at the end of the year		\$48,054,555	\$612,020 29
Deduct amount reinsured		9,897,471	128,083 62
Net amount in force December 31, 1891		<u>\$38,157,084</u>	<u>\$483,936 67</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,347,785 87
Total amount of cash dividends declared since the company commenced business.....	24,000 00
Total amount of the company's stock owned by the directors at par value.....	115,108 00
Losses paid from organization to date.....	947,888 51
Losses incurred during the year, fire.....	242,899 58

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$923,400 00
Premiums received.....	14,586 80
Losses paid.....	4,427 81
Total losses incurred during the year in the State of Michigan.....	6,221 69

THE GREENWICH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 161 BROADWAY, N. Y.

(Incorporated May 5, 1834; commenced business January 1, 1836.)

MASON A. STONE, *President*, - WILLIAM ADAMS AND WALTER B. WARD, *Ass't Secretaries*.

Attorney for Michigan, EBER WARD, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Real estate.....	\$170,000 00
Loans on bond and mortgage of real estate (first liens).....	11,100 00
Interest due on said mortgage loans.....	213 00
Value of lands mortgaged.....	\$25,500 00
Buildings (insured for \$11,100.00).....	15,500 00
Total value of mortgaged premises.....	\$41,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	<i>Par value.</i>	<i>Market value.</i>
United States government 4 per cent registered.....	\$15,000 00	\$17,550 00
District of Columbia 3.65.....	125,000 00	148,750 00
Harlem River & Portchester R. R., registered.....	10,000 00	11,500 00
New York Central & Hudson River R. R., extended, 5 per ct.	50,000 00	50,875 00
New York Central & Hudson River R. R. registered 1st mortgage 7 per cent.....	100,000 00	126,000 00
Albany & Susquehanna R. R. 6 per cent.....	30,000 00	96,800 00
West Shore R. R. guaranteed 1st mortgage 4 per cent reg....	50,000 00	50,875 00

BONDS—		Par value.	Market value.
Oswego & Syracuse R. R. Co. guaranteed construction 5 per cent.	.....	\$53,000 00	\$58,000 00
Buffalo & Erie R. R. 7 per cent.	.....	9,500 00	11,800 00
State of Georgia 3½ per cent.	.....	25,000 00	25,837 50
Rome, Watertown & Ogdensburg R. R. 5 per cent 1st convertible.	.....	5,000 00	5,800 00
Philadelphia & Reading R. R. Co. general mortgage 4 per cent.	.....	1,000 00	860 00
STOCKS—			
Consolidated Gas Co. of New York	.....	100,000 00	104,250 00
Rensselaer & Saratoga R. R. Co.	.....	60,000 00	101,000 00
New York Central & Hudson River R. R. Co.	.....	50,000 00	58,187 50
The Valley Railroad Co.	.....	35,000 00	40,250 00
Lake Shore & Michigan Southern R'y Co.	.....	25,000 00	30,812 50
National Broadway Bank	.....	17,500 00	48,225 00
Delaware & Hudson Canal Co.	.....	50,000 00	61,500 00
New York, Lackawanna & Western R. R. Co.	.....	25,000 00	27,187 50
Atlantic Mutual Insurance Co. scrip	.....	30,000 00	31,685 91
Totals (carried out at market value)	.....	\$916,000 00	\$1,102,195 91
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$132,740.00	.....		62,399 99
Cash in company's principal office, \$8,942.19; cash in bank, \$16,071.14	.....		25,013 33
Interest due and accrued on stocks, not included in "market value"	.....		2,987 50
Interest due and accrued on collateral loans	.....		198 00
Gross premiums in due course of collection	.....		203,691 24
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	.....		13,796 10
Rents due and accrued	.....		850 00
Due from other companies for reinsurance on losses already paid	.....		4,940 34
Aggregate	.....		\$1,597,375 41
Deduct special deposits in Georgia	.....		25,000 00
Total admitted assets		\$1,572,375 41

Items not admitted.

Premiums over three months due	\$5,000 00
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LIABILITIES.

Amount of unpaid losses (of which \$40,704.41 are resisted)	\$345,556 12
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	.....	\$363,248 43
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	.....	431,537 99
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	.....	74,858 30
Amount of reserve on all outstanding risks	.....	869,139 62
Due and to become due for borrowed money	.....	60,000 00
Commissions and brokerage	.....	42,000 00
Return premiums, \$600; taxes, \$2,500	.....	3,100 00
Aggregate	.....	\$1,319,795 74
Deduct liabilities on special deposit, to amount of the deposit, \$25,000.00	.....	25,000 00
Net liabilities (except capital stock)	.....	\$1,294,795 74
Surplus as regards policy-holders	.....	\$277,579 67
Capital stock	.....	200,000 00
Surplus over capital	.....	\$77,579 67

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$1,223,466 62	\$190,101 19
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	208,792 64	22,628 44
	\$1,019,673 98	\$167,472 75

Net amount of cash actually received for premiums.....	\$1,187,151 73
Interest received on bonds and mortgages.....	453 00
Interest and dividends received on bonds and stocks, and from all other sources.....	52,171 60
Income from all other sources, viz.: rents, \$16,770.84; payment of debt not heretofore counted as an asset, \$637.50; sundries, \$9.96.....	17,418 30
Aggregate cash income.....	\$1,257,194 63

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$311,735 09	\$108,297 76
Reinsurance.....	58,365 12	31,270 02
	<u>\$753,369 97</u>	<u>\$75,027 74</u>
Net amount paid on losses (of which \$137,073.34 belonged to prior years).		\$828,397 71
Cash dividends actually paid.....		20,000 00
Paid or allowed during the year for commissions and brokerage.....		310,194 92
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employ��s.....		62,315 07
Paid state, national, and local taxes, in this and other states.....		13,698 03
All other payments, viz.: miscellaneous.....		80,819 50
Aggregate cash expenditures.....		<u>\$1,315,425 23</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$265,480,839	\$1,288,748 04	\$2,758,117	\$71,350 81
Written during the year.....	203,579,532	1,294,184 19	65,997,985	192,397 67
Total.....	\$469,060,361	\$2,582,932 23	\$68,756,102	\$263,688 48
Deduct expirations.....	157,604,599	943,887 16	64,862,962	177,176 81
In force at the end of the year.....	\$311,455,762	\$1,639,045 07	\$3,893,140	\$86,511 67
Deduct amount reinsured.....	15,560,220	97,900 50	815,500	12,153 37
Net amount in force December 31, 1891.....	\$295,895,542	\$1,541,144 57	\$3,077,640	\$74,358 30

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,661,724 00
Total amount of cash dividends declared since the company commenced business.....	2,010,000 00
Total amount of the company's stock owned by the directors at par value.....	52,200 00
Total amount loaned to officers and directors.....	3,500 00
Losses paid from organization to date.....	6,855,251 76
Losses incurred during the year, fire, marine, and inland.....	1,028,050 92
Amount deposited in different states and countries for the security of all the company's policy-holders.....	25,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Names of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$25,000 00	\$55,005 59

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire Risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$1,034,578 00	\$102,997 00	\$1,137,575 00
Premiums received.....	18,574 01	266 95	19,140 96
Losses paid.....	11,000 00	26 09	11,026 45
Total losses incurred during the year in the State of Michigan.....	14,100 00	26 09	14,126 19

Bonds—

	<i>Par value.</i>	<i>Market value.</i>	
Chicago & Northwestern Railway Co.	\$20,000 00	\$28,550 00	
Syracuse, Binghamton & N. Y. R. R. Co.	19,100 00	26,740 00	
Cleveland, Cincinnati, Chicago & St. Louis Railway Co.	5,000 00	4,950 00	
Metropolitan National Bank	7,500 00	525 00	
American Exchange National Bank	15,000 00	22,500 00	
The Western National Bank	3,000 00	4,320 00	
The Bank of America	15,000 00	30,000 00	
Consolidated Gas Company of N. Y.	75,000 00	77,812 50	
Western Union Telegraph Co.	80,000 00	24,975 00	
Central Trust Co.	10,000 00	120,000 00	
Totals (carried out at market value)	\$1,726,300 00	\$2,030,817 25	\$2,030,817 25

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$3,030	850 00
Cash in company's principal office, \$47,570.31; cash in bank, \$38,568.63	86,138 94
Interest due and accrued on stocks, not included in "market value"	8,843 00
Interest due and accrued on collateral loans	3 08
Gross premiums in due course of collection	141,142 00
Unpaid premiums payable direct to home office by assured	8,284 98
Due from other companies for reinsurance on losses already paid	2,154 28
Aggregate	\$2,551,330 19
Deduct special deposits in other states	83,375 00
Total admitted assets	\$2,467,955 19

LIABILITIES.

Amount of unpaid losses (of which \$23,632.43 are resisted)	\$132,817 69
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$431,342 40
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	504,321 59
Amount of reserve on all outstanding risks	935,663 99
Commissions and brokerage	27,410 15
Aggregate liabilities	\$1,095,891 83
Deduct liabilities on special deposits	20,211 55
Net liabilities (except capital stock)	\$1,075,680 28
Surplus as regards policy-holders	\$1,392,274 91
Capital stock	1,000,000 00
Surplus over capital	\$392,274 91

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$1,359,624 00
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	212,396
Net amount of cash actually received for premiums	\$1,147,228 26
Interest received on bonds and mortgages	1,947 50
Interest and dividends received on bonds and stocks, and from all other sources	96,330 22
Income from all other sources, viz.: rents	962 32
Aggregate cash income	\$1,246,468 30

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$312,748 00
Deduct amount actually received for salvages	2,942 84
Reinsurance	61,878 82

Net amount paid on losses	\$748,925 37
Cash dividends actually paid	100,000 00
Paid or allowed during the year for commissions and brokerage	228,273 66
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	133,988 16
Paid state, national, and local taxes, in this and other states	34,187 63
All other payments and expenditures	99,202 43
Aggregate cash expenditures	\$1,342,577 25

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$201,900,131 77	\$1,882,499 19
Written during the year	145,739,563 84	1,877,039 27
Total	\$347,639,695 61	\$3,759,538 46
Deduct expirations	156,997,898 56	1,853,278 79
In force at the end of the year	\$190,642,107 05	\$1,906,264 67
Deduct amount reinsured	8,045,289 61	74,175 00
Net amount in force December 31, 1891	\$182,596,817 44	\$1,832,089 67

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$23,988,094 73
Total amount of cash dividends declared since the company commenced business	2,109,500 00
Total amount of the company's stock owned by the directors at par value	129,900 00
Losses paid from organization to date	13,208,379 15
Dividends declared payable in stock from organization	100,000 00
Loaned to stockholders not officers	500 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$29,875 00	\$3,925 27
Virginia	54,000 00	11,286 28

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$2,683,688 00
Premiums received	40,866 86
Losses paid	26,083 80
Total losses incurred during the year in the State of Michigan	26,873 86

HARTFORD FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 53 TRUMBULL STREET, HARTFORD, CONN.

(Incorporated May, 1810; commenced business August, 1810.)

GEO. L. CHASE, *President*,

P. C. ROYCE, *Secretary*.

Attorney for Michigan, GEO. W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid \$1,250,000.

ASSETS.

Real estate.....		\$379,575 60
Loans on bond and mortgage of real estate (first liens).....		1,302,000 00
Interest due and accrued on said mortgage loans.....		22,390 05
Value of lands mortgaged.....	\$1,300,000 00	
Buildings (insured for \$850,528.00).....	2,164,875 00	
Total value of mortgaged premises.....	\$3,464,875 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par value.	Market value.
Hartford National Bank, Hartford.....	\$55,600 00	\$58,960 00
Phoenix National Bank, Hartford.....	46,700 00	61,177 00
Connecticut River Banking Co., Hartford.....	5,000 00	5,000 00
Farmers and Mechanics' National Bank, Hartford.....	12,200 00	13,430 00
City Bank, Hartford.....	16,600 00	17,430 00
American National Bank, Hartford.....	15,900 00	21,450 00
Charter Oak National Bank, Hartford.....	20,000 00	22,000 00
Mercantile National Bank, Hartford.....	15,000 00	15,000 00
First National Bank, Hartford.....	17,200 00	18,220 00
State Bank, Hartford.....	10,000 00	10,000 00
Ætna National Bank, Hartford.....	31,500 00	39,375 00
National Exchange Bank, Hartford.....	2,000 00	2,900 00
Connecticut Trust and Safe Deposit Co., Hartford.....	23,000 00	35,680 00
Bank of America, New York.....	30,000 00	61,800 00
Bank of North America, New York.....	7,000 00	11,550 00
National Bank of Commerce, New York.....	10,000 00	18,700 00
American Exchange National Bank, New York.....	20,000 00	30,600 00
Importers and Traders' National Bank, New York.....	30,000 00	163,500 00
Manhattan Company Bank, New York.....	10,000 00	18,500 00
Merchants' National Bank, New York.....	16,700 00	26,720 00
Metropolitan National Bank, New York.....	22,500 00	1,800 00
Atlantic National Bank, Boston.....	3,900 00	5,460 00
Blackstone National Bank, Boston.....	10,600 00	10,600 00
Boylston National Bank, Boston.....	12,500 00	15,988 75
Hide and Leather National Bank, Boston.....	2,400 00	3,000 00
National Bank of Commerce, Boston.....	3,200 00	4,000 00
First National Bank, Boston.....	10,000 00	24,100 00
Second National Bank, Boston.....	10,900 00	20,819 00
First National Bank, Albany.....	5,000 00	9,000 00
Bank of Montreal, Montreal.....	30,000 00	66,900 00
Ontario Bank, Bowmanville.....	6,500 00	7,345 00
Connecticut River Co.....	10,000 00	3,000 00
Connecticut River Railroad Co.....	2,000 00	4,480 00
New York, New Haven & Hartford Railroad Co.....	120,000 00	272,400 00
Chicago, Burlington & Quincy Railroad Co.....	66,000 00	72,600 00
Chicago, Rock Island & Pacific Railroad Co.....	22,000 00	19,690 00
Chicago & Northwestern Railroad Co., preferred.....	20,000 00	22,600 00
Chicago & Northwestern Railroad Co.....	50,000 00	58,500 00
Chicago, Milwaukee & St. Paul Railroad Co.....	40,000 00	32,900 00
Chicago, Milwaukee & St. Paul Railroad Co., preferred.....	37,000 00	45,890 00
Union Pacific Railroad Co.....	20,000 00	9,475 00
Connecticut & Passumpsic River Railroad Co., guaranteed.....	100,000 00	123,000 00
New York Central & Hudson River Railroad Co.....	50,000 00	59,500 00
Northwestern Telegraph Co.....	25,000 00	25,000 00
Bonds—		
Alabama State.....	10,000 00	10,500 00
Georgia State.....	25,000 00	26,250 00
South Carolina State.....	14,500 00	14,500 00
Minnesota State.....	3,000 00	3,000 00
Toledo, Ohio, water works.....	20,000 00	20,800 00
New Brunswick, N. J., city.....	45,000 00	46,800 00
Pawtucket, R. I., town.....	75,000 00	79,875 00
Dubuque, Iowa, city.....	25,000 00	26,250 00
Richmond, Va., city.....	50,000 00	51,250 00
Harlem River & Port Chester Railroad Co. (guaranteed by New York, New Haven & Hartford Railroad Co.).....	50,000 00	67,500 00
Chicago & Western Indiana Railroad Co.....	77,000 00	87,790 00
Chicago & Western Indiana R. R., general mortgage.....	100,000 00	115,000 00
Minneapolis Union Railway, guaranteed.....	50,000 00	57,000 00
Cleveland, Col., Cin. & Inda., consolidated railway.....	8,000 00	10,240 00
Cleveland, Col., Cin. & Inda. Railway sinking fund.....	50,000 00	58,000 00
Nashville & Decatur, 1st mortgage, guaranteed.....	50,000 00	58,000 00
Indianapolis & Vincennes Railway, guaranteed.....	32,000 00	38,080 00
Chicago & Northwestern debentures.....	50,000 00	58,000 00
Albany & Susquehanna, 1st mortgage, guaranteed.....	50,000 00	61,000 00
Northern Pacific, 1st mortgage.....	68,000 00	76,280 00
New York Central & Hudson River Railroad debentures.....	50,000 00	54,000 00
West Shore, 1st mortgage, guaranteed.....	100,000 00	104,000 00
Chicago, Burlington & Quincy Railroad debentures.....	50,000 00	50,000 00
New York & New England Railroad.....	50,000 00	62,000 00
City of Indianapolis Belt Railroad.....	74,000 00	78,440 00
Pittsburgh, Cincinnati & St. Louis consolidated R. R.....	100,000 00	115,000 00

BONDS—

	Par value.	Market value.	
Louisville, Frankfort & Lexington Railroad.....	\$80,000 00	\$86,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R.....	86,000 00	94,600 00	
Detroit, Lansing & Northern consolidated railroad.....	50,000 00	55,500 00	
Jefferson R. R. Company, guaranteed.....	50,000 00	52,500 00	
Dayton & Michigan R. R.....	50,000 00	54,000 00	
St. Louis & San Francisco railway and land.....	50,000 00	56,000 00	
N. Y., Lake Erie & Western R. R., (1st lien).....	50,000 00	55,500 00	
Milwaukee & St. Paul (Prairie Du Chien Division).....	68,000 00	77,490 00	
Iowa Falls and Sioux City.....	60,000 00	76,200 00	
Cincinnati, Hamilton & Dayton R. R.....	54,000 00	67,500 00	
Canadian Pacific Railway, 1st mortgage.....	48,666 00	57,750 00	
Montreal corporation.....	62,500 00	65,625 00	
Chicago & Great Western R. R., 1st mortgage.....	14,000 00	14,525 00	
Lake Shore & Michigan Southern R. R., 2d mortgage.....	50,000 00	61,000 00	
Lehigh Valley, 1st mortgage, terminal.....	75,000 00	80,625 00	
St. Paul, Minn., certificates of indebtedness (issued by board of education).....	46,200 00	46,351 00	
St. Paul, Minn., certificate of indebtedness.....	40,000 00	40,200 00	
Topeka, Kansas, internal improvement sewer.....	30,000 00	30,920 00	
Totals (carried out at market value).....	\$3,333,886 00	\$4,082,850 75	\$4,082,850 75

Amount loaned on stocks, bonds and other securities (except mortgages) held as collateral, the market value of which is \$64,550.00.....	30,000 00
Cash in company's principal office, \$13,072.20; cash in bank, \$333,648.41.....	346,720 61
Interest due and accrued on collateral loans.....	466 67
Gross premiums in due course of collection.....	561,082 38
Rents due and accrued.....	1,083 08
State tax due from non-resident stockholders.....	16,877 70
Aggregate.....	\$6,743,046 84
Deduct special deposits in other states.....	393,849 60
Total admitted assets.....	\$6,349,197 24

LIABILITIES.

Amount of unpaid losses (of which \$25,010.52 are resisted).....	\$329,306 61
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$1,063,454 27
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,502,946 45
Amount of reserve on all outstanding risks.....	2,566,400 72
Commissions and brokerage.....	45,000 00
Aggregate.....	\$2,940,707 33
Deduct liabilities on special deposits.....	190,458 26
Net liabilities (except capital stock).....	\$2,750,249 07
Surplus as regards policy-holders.....	\$3,598,948 17
Capital stock.....	1,250,000 00
Surplus over capital.....	\$2,348,948 17

INCOME DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums.....	\$3,817,513 11
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	556,597 30
Net amount of cash actually received for premiums.....	\$3,260,915 81
Interest received on bonds and mortgages.....	78,935 21
Interest and dividends received on bonds and stocks, and from all other sources.....	333,214 47
Income from all other sources, viz.: rents.....	24,732 65
Aggregate cash income.....	\$3,697,798 14

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$7,166,824 57
Reinsurance.....	108,278 62
Net amount paid on losses (of which \$237,855.85 belonged to prior years).....	\$2,058,550 95
Cash dividends actually paid.....	300,000 00
Paid or allowed during the year for commissions and brokerage.....	539,742 49
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	222,908 43
Paid state, national and local taxes in this and other states.....	67,224 75
All other payments, viz.: printing, advertising, traveling and general expenses.....	256,813 70
Aggregate cash expenditures.....	\$3,445,240 32

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$358,400,705	\$4,843,641 88
Written during the year.....		\$14,122,625	3,890,420 61
Total.....		\$702,523,330	\$8,474,061 99
Deduct expirations.....		262,475,661	3,287,111 06
In force at the end of the year.....		\$440,047,669	\$5,236,950 94
Deduct amount reinsured.....		13,499,489	217,345 69
Net amount in force December 31, 1891.....		\$426,548,180	\$5,019,605 25

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$64,587,225 79
Total amount of cash dividends declared since the company commenced business.....	6,768,100 00
Total amount of the company's stock owned by the directors at par value.....	208,400 00
Losses paid from organization to date.....	39,320,981 45
Dividends declared payable in stock from organization.....	950,000 00
Losses incurred during the year, fire.....	2,187,008 10
Amount deposited in different states and countries for the security of all the company's policy-holders.....	225,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$116,349 60	\$98,489 62
Georgia.....	26,250 00	58,171 12
Virginia.....	51,250 00	26,662 42
Oregon.....	200,000 00	12,185 10

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$8,068,518 00
Premiums received.....	102,459 78
Losses paid.....	50,535 14
Total losses incurred during the year in the State of Michigan.....	52,907 00

HOME INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 119 BROADWAY, NEW YORK.

(Incorporated April, 1853; commenced business April 13, 1853.)

DANIEL A. HEALD, *President*,WILLIAM L. BIGELOW, *Secretary*.

CAPITAL.

Capital stock paid.....\$3,000,000.

ASSETS.

Real estate	\$1,544,938 96
Loans on bond and mortgage of real estate (first liens)	695,568 68
Interest due, \$1,246.56; and accrued, \$11,923.89, on said mortgage loans; total	13,170 45
Value of lands mortgaged	\$1,128,802 00
Buildings (insured for \$429,525)	791,345 00
Total value of mortgaged premises	\$1,919,647 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States	\$528,000 00	\$618,605 00
District of Columbia	1,100,000 00	1,265,000 00
Mississippi	20,000 00	20,000 00
State of Georgia	25,000 00	25,625 00
New York city	500,000 00	510,000 00
City of Richmond, Va.	50,000 00	55,000 00
Topeka City, Kas., internal improvement	161,858 07	168,124 39
City of Council Bluffs, Ia., improvement	18,600 00	19,158 00
Nebraska City, Neb., improvement	25,000 00	26,250 00
Kansas City, Kas., improvement	11,000 00	11,380 00
City of Greeley, Col.	25,000 00	25,750 00
Atchison, Kas., improvement	10,500 00	10,500 00
New York, Lake Erie & Western R. R. Co.	200,000 00	222,000 00
New York, Chicago & St. Louis R. R. Co. first mortgage	112,000 00	107,520 00
New York Central & Hudson River R. R. first mortgage	100,000 00	126,000 00
New York & Harlem R. R. first mortgage	100,000 00	121,000 00
Valley R'y Co. of Ohio consolidated mortgage	100,000 00	104,000 00
Ohio & West Virginia R'y Co., first mortgage	100,000 00	115,000 00
Peoria, Decatur & Evansville R'y Co., first mortgage	100,000 00	105,400 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R.	100,000 00	127,500 00
Louisville, New Albany & Chicago R'y Co., first mortgage	100,000 00	113,000 00
West Shore R'y, first mortgage guaranteed	100,000 00	101,750 00
Albany & Chesapeake Canal Co., first mortgage	100,000 00	110,000 00
Toledo, Ann Arbor & Grand Trunk R'y Co., first mortgage	100,000 00	111,000 00
Jeffersonville, Madison & Indianapolis R. R. Co., first mort.	100,000 00	116,000 00
Toledo, Ann Arbor & Cadillac R'y first mortgage guaranteed	100,000 00	93,000 00
Dunkirk, Warren & Pittsburgh R'y Co., first mortgage guar.	75,000 00	87,000 00
Chicago, St. Paul, Minneapolis & Omaha R'y Co., consolidated mortgage	50,000 00	59,812 50
Alabama Central R. R., first mortgage	50,000 00	56,500 00
Louisville, St. Louis & Texas R'y Co., first mortgage	50,000 00	48,750 00
Savannah & Western R. R. Co., first consolidated mortgage guaranteed	50,000 00	48,625 00
Virginia Midland Railway Co., general mortgage	50,000 00	39,125 00
Iowa Central Railway Co., fifty-year gold	25,000 00	22,375 00
Des Moines Water Works Co. of Iowa, first consolidated mortgage	50,000 00	51,500 00
Denver Water Co., first mortgage	25,000 00	25,000 00
Streator, Ill., Aqueduct Co., first mortgage	10,000 00	10,000 00

STOCKS—

	<i>Par value.</i>	<i>Market value.</i>	
Fort Wayne & Jackson B. R. Co., preferred	\$100,000 00	\$115,000 00	
Chicago, St. Paul, Minneapolis & Omaha R'y Co., preferred	100,000 00	110,000 00	
New York Central & Hudson River R. R.	100,000 00	116,875 00	
Lake Shore & Michigan Southern Railway Co.	50,000 00	61,625 00	
National Broadway Bank	10,000 00	27,500 00	
American Exchange National Bank of New York	20,000 00	30,000 00	
Mercantile National Bank of New York	20,000 00	44,000 00	
Bank of America, New York	20,000 00	40,800 00	
National Bank of Commerce in New York	20,000 00	37,200 00	
Manhattan Company, New York	10,000 00	18,800 00	
Merchants' Exchange National Bank of New York	10,000 00	12,300 00	
Naasson Bank	10,000 00	17,000 00	
Chatham National Bank of New York	5,000 00	20,750 00	
National Butchers and Drovers' Bank of New York	5,000 00	9,000 00	
Hanover National Bank of New York	10,000 00	36,000 00	
National Bank of the Republic	10,000 00	17,500 00	
Fourth National Bank of New York	10,000 00	17,200 00	
Holland Trust Co.	20,000 00	36,000 00	
Franklin Trust Co., Brooklyn	20,000 00	48,000 00	
Metropolitan Trust Company	5,000 00	14,500 00	
Long Island Loan and Trust Co.	4,500 00	9,000 00	
Totals (carried out at market value)	\$4,980,758 07	\$5,085,649 89	\$5,695,649 89

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$519,335.50	347,735 00
Cash in banks	537,899 90
Interest due and accrued on stocks, not included in "market value"	35,557 15
Interest due and accrued on collateral loans	2,411 35
Gross premiums in due course of collection	487,706 07
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	10,002 55
Aggregate	\$9,370,640 00
Deduct special deposits in other states	125,000 00
Total admitted assets	\$9,245,640 00

LIABILITIES.

Amount of unpaid losses (of which \$28,933.34 are resisted)	\$735,342 82
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,459,695 00
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	2,555,790 00
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	72,172 00
Amount of reserve on all outstanding risks	4,117,657 00
Commissions and brokerage	76,991 66
Amount due for reinsurance premiums	150,358 22
Aggregate	\$5,080,249 70
Deduct liabilities on special deposits	129,350 62
Net liabilities (except capital stock)	\$4,950,899 08
Surplus as regards policy-holders	\$4,291,740 92
Capital stock	2,000,000 00
Surplus over capital	\$1,294,740 92

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$6,190,255 34	\$197,630 37
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	1,444,624 51	32,949 23
	\$4,745,630 83	\$164,781 14

Net amount of cash actually received for premiums.....	\$4,910,361 97
Interest received on bonds and mortgages.....	41,371 28
Interest and dividends received on bonds and stocks, and from all other sources.....	253,941 68
Income from rents and all other sources.....	104,992 24
Aggregate cash income.....	\$5,310,667 17

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$3,417,779 88	\$141,545 30
Deduct amount actually received for salvages.....	\$12,070 33	
Reinsurance.....	775,584 51	
Total deductions.....	706,226 62	21,379 22
	\$3,651,554 21	\$120,166 08
Net amount paid on losses (of which \$493,193.24 belonged to prior years).....		\$2,771,720 29
Cash dividends actually paid.....		300,000 00
Paid or allowed during the year for commissions and brokerage.....		1,033,215 30
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		428,015 17
Paid state, national and local taxes, in this and other states.....		78,952 65
All other payments, viz.: miscellaneous expenses.....		329,975 52
Aggregate cash expenditures.....		\$4,941,878 93

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$720,706,139	\$7,302,318 00	\$6,185,208	\$130,103 00
Written during the year.....	751,064,446	6,114,338 45	50,165,987	191,744 28
Total.....	\$1,471,762,585	\$13,316,651 45	\$56,301,145	\$321,847 28
Deduct expirations.....	586,545,550	4,903,068 45	49,898,080	185,591 28
In force at the end of the year.....	\$885,217,035	\$8,413,583 00	\$6,406,065	\$186,256 00
Deduct amount reinsured.....	76,627,952	583,587 00	647,150	11,012 00
Net amount in force December 31, 1891.....	\$808,589,083	\$7,830,006 00	\$5,760,915 00	\$175,244 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$91,205,363 26
Total amount of cash dividends declared since the company commenced business.....	8,515,000 00
Total amount of the company's stock owned by the directors at par value.....	200,100 00
Total amount loaned to directors.....	73,000 00
Losses paid from organization to date.....	\$4,472,441 20
Dividends declared payable in stock from organization.....	1,000,000 00
Losses incurred during the year, fire, marine and inland.....	3,025,516 03
Loaned to stockholders not officers.....	15,700 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders thereby:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$35,144 40
Georgia.....	25,000 00	70,507 22
Oregon.....	50,000 00	23,705 00
Totals.....	\$125,000 00	\$129,356 62

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$8,999,119 05
Premiums received.....	100,264 70
Losses paid.....	78,829 16
Total losses incurred during the year in the State of Michigan.....	99,086 83

INSURANCE COMPANY OF NORTH AMERICA.

PENNSYLVANIA.

HOME OFFICE, 282 WALNUT ST., PHILADELPHIA.

(Incorporated April 14, 1794; commenced business 1792.)

CHARLES PLATT, *President*,GREVILLE E. FRYER, *Secretary*.

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

CAPITAL.

Capital stock paid\$3,000,000.

ASSETS.

Real estate	\$307,000 00
Loans on bond and mortgage of real estate (first liens) of which \$38,600 are in process of foreclosure	2,547,398 73
Interest due on said mortgage loans	27,635 13
Total value of mortgaged premises	<u>\$3,659,162 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Boston city loan, 6%, registered, due 1893-4	\$200,000 00	\$206,000 00
Richmond, Va., city 4%	50,000 00	49,000 00
Georgia State loan, 4½%	25,000 00	27,500 00
Baltimore water stock, 5% registered, due 1894	200,000 00	208,000 00
Indianapolis city loan, 7-10%, registered, due 1893	30,000 00	30,900 00
Hartford " " 6% " " 1893	44,000 00	44,880 00
Toledo " " 8% " " 1893, \$1,000, \$10,000, \$10,000, 1894	21,000 00	22,050 00
Cincinnati { \$8,000, 6%, due 1897; \$10,000, 7 & 10%, due 1902; \$10,000, 7%, due 1902; \$11,000, due 1896	39,000 00	45,240 00
Belgian government, 3½% { fcs. 250,000	37,000 00	49,000 00
Fall River city loan, 5%, gold, due 1894	12,000 00	30,800 00
Harrisburg " 6% " 1893	30,000 00	15,450 00
Providence " 5%, gold, " 1900, registered	25,000 00	27,000 00
Newark " 7% " 1892	20,000 00	20,000 00
Cleveland " 7% " 1894	30,000 00	31,500 00
Burlington " 7% " 1896	12,000 00	13,680 00
East Lincoln (Ill.) 5% coupon	10,000 00	10,000 00
City of Montreal, 4%	111,000 00	111,000 00
Pennsylvania Railroad Co.'s consolidated, 5%, reg. mortgage reg., 6%	350,000 00	369,600 00
Philadelphia & Reading Railroad Co.'s 1st mtg., 6%, due 1910	100,000 00	126,000 00
North Pennsylvania Railroad Co. gen'l mtg., 7%, due 1903	350,000 00	420,000 00
Belvidere & Delaware Railroad Co.'s 1st mtg., 6%, due 1902	5,000 00	5,250 00
Pennsylvania & New York Canal and Railroad Co., 7%, guaranteed by L. V. R. R. Co.	75,000 00	98,750 00
Lehigh Valley Railroad Co.'s consolidated, 6%, reg.	5,000 00	5,550 00
Philadelphia, Wilmington & Baltimore Railroad Co.'s, 6%, due 1892, registered	50,000 00	56,000 00
Delaware Division Canal Co.'s, 6%, due 1898	30,000 00	36,000 00
Lehigh Coal & Navigation Co.'s consolidated mortgage, 7%, registered	200,000 00	254,000 00
Boston & Amboy Railroad Co., first mortgage, guaranteed, 5%, registered	39,000 00	39,890 00
	15,000 00	15,000 00
	5,000 00	6,300 00
	100,000 00	110,000 00

BONDS—

	Par value.	Market value.
Philadelphia & Erie Railroad, registered, 5%, guaranteed by Pennsylvania Railroad Co.	\$150,000 00	\$169,500 00
Chicago & Western Indiana Railroad consol., 6%, coupon	105,000 00	115,500 00
Northern Central Railway Co.'s consolidated 6%, general mortgage, due 1904	12,000 00	13,800 00
Pittsburg, McKeesport & Youghiogheny Railroad, second mortgage, 6%	50,000 00	55,000 00
Lehigh Valley Railroad Sterling, 6%	48,000 00	48,980 00
The Belt Railroad & Stock Yard Co., 6%, due 1910, Indianapolis	50,000 00	53,500 00
Bergen County Railroad Co.'s first mortgage, 6%, coupon, due 1911	50,000 00	55,000 00
Car Trust of New York, No. 2, series D, 6%, registered	54,000 00	48,600 00
New York & Long Branch Railroad, 5%	150,000 00	160,500 00
Mutual Insurance Scrip (Atlantic Mutual) registered	25,170 00	25,170 00
Philadelphia & Baltimore Central Railroad, 5%, first consolidated reg., due 1911	100,000 00	108,000 00
Delaware & Chesapeake Railroad, first mortgage, 4%	100,000 00	96,000 00
New York, Lake Erie & Western Railroad, 4½%, third mtg.	200,000 00	216,000 00
Stenbenville & Indiana Railroad, 5%, first mortgage, reg.	200,000 00	208,000 00
Corning, Cowanesque & A. Railroad, 6%, first mortgage	59,000 00	61,350 00
New York, Lake Erie & Western Railroad, 6% Collateral Trust	31,000 00	34,100 00
Terra Haute & Logansport Railroad, extension mtg., 6%	50,000 00	50,000 00
Texas & Pacific Railway Co.'s first mortgage, 6%	14,000 00	14,980 00
Louisville & Nashville Railroad (Evansville and Henderson Div.), first mortgage, 6%	78,000 00	81,030 00
Lehigh Coal & Navigation general mortgage, 4½%	50,000 00	50,000 00
New York, West Shore & Buffalo Railroad, first mtg., 4%	25,000 00	25,250 00
San Antonio & Aransas Pass Railway Co.'s first mtg., 6%	20,000 00	12,000 00
Wrecking Boat "North America"	47,000 00	47,000 00
Canada & Atlantic Railroad, first mortgage, 5%	20,000 00	20,000 00
Jefferson Railroad, first mortgage, 5%, coupon	30,000 00	30,600 00
McKeesport & Belle Vernon Railroad, first mortgage, 6%	20,000 00	23,600 00
Pennsylvania & New York Canal and Railroad Co.'s 4%, reg.	50,000 00	50,000 00
Lehigh Valley Railway Co., first mortgage, 4½%	50,000 00	50,000 00
Baltimore Belt Railroad, first mortgage, 5%	30,000 00	30,600 00
Elizabeth Railroad of Austria, 4%	40,000 00	40,000 00
Lehigh Valley Railroad Co.'s consolidated, 4½%	50,000 00	50,500 00
Tioga Railroad, first mortgage, 5%	5,000 00	5,000 00
STOCKS—		
Philadelphia National Bank	10,000 00	24,000 00
Philadelphia Bourse	100 00	100 00
Chesapeake & Delaware Canal Co.	11,400 00	500 00
Pilot Boat "Wm. W. Kerr"	1,000 00	500 00
Totals (carried out at market value)	\$4,195,870 00	\$4,543,880 00

\$4,543,880 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$200,641	142,700 00
Cash in banks	770,038 72
Gross premiums in due course of collection	684,951 19
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	152,779 61

Aggregate amount of all the available assets of the company	\$9,156,383 38
Deduct special deposits in other states	175,000 00
Total admitted assets	\$8,981,383 38

Items not admitted as available assets.

Book debts due company	\$120,483 88
Bills receivable over three months due	1,352 79
	\$121,836 62

LIABILITIES.

Amount of unpaid losses (of which \$10,253 are resisted)	\$483,366 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,289,937 81
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,323,998 87
Less amount reinsured	100,088 38
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	205,688 96
Amount of reserve on all outstanding risks	2,789,587 08
Reclaimable by insured on perpetual policies	760,224 46

Book debts due by company	\$14,797 72
Due other companies for reinsurance	4,769 43
Aggregate	\$4,052,744 69
Deduct liabilities on special deposits	100,371 59
Net liabilities (except capital stock)	\$3,952,373 10
Surplus as regards policy-holders	\$5,029,010 28
Capital stock	3,000,000 00
Surplus over capital	\$2,029,010 28

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$3,846,125 42	\$2,149,785 86
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	529,590 82	587,084 61
Net amount of cash actually received for premiums	\$4,929,235 85	144,518 37
Interest received on bonds and mortgages		244,777 09
Interest and dividends received on bonds and stocks, and from all other sources		21,456 56
Income from all other sources, viz.: net perpetual premiums for the year		\$44,085 82
Deposit premiums received for perpetual fire risks (carried inside)		
Aggregate cash income		\$5,339,987 87

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$2,217,828 49	\$1,559,255 68
Deduct amount actually received for salvages	106,708 54	539,290 47
Reinsurance	\$2,111,124 95	\$1,019,965 21
Net amount paid on losses	\$3,131,090 16	450,000 00
Cash-dividends actually paid		856,206 15
Paid or allowed during the year for commissions and brokerage		238,289 76
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		109,872 94
Paid state, national, and local taxes, in this and other states		306,952 66
All other payments, viz.: advertising, postage, stationery, traveling expenses		
Aggregate cash expenditures		\$5,091,511 67

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$308,655,673	\$4,776,121 77	\$17,085,850	\$210,393 91
Written during the year	476,091,767	3,859,322 14	345,813,664	2,214,049 44
Total	\$784,747,440	\$8,635,443 91	\$362,849,514	\$2,424,443 35
Deduct expirations	493,484,068	3,511,725 57	344,874,529	2,129,754 39
In force at the end of the year	\$546,813,372	\$5,123,718 34		
Deduct amount reinsured	22,916,777	197,705 26		
Net amount in force December 31, 1891	\$523,896,595	\$4,926,013 08	\$17,974,985	\$286,688 96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$98,816,997 00
Total amount of cash dividends declared since the company commenced business	11,863,934 25
Total amount of the company's stock owned by the directors at par value	121,900 00
Total amount loaned to officers and directors	1,800 00
Losses paid from organization to date	69,730,126 81
Losses incurred during the year, fire, marine and inland	3,404,018 16
Loaned to stockholders not officers	20,400 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$25,000 00	\$37,828 25
Virginia	50,000 00	36,681 76
Canada	100,000 00	25,866 58

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire Risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken	\$5,587,395 00	\$388,758 00	\$6,426,658 00
Premiums received	68,041 16	17,743 23	105,783 39
Losses paid	62,472 77	8,766 80	71,239 57

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PENNSYLVANIA.

HOME OFFICE, 136-138 SOUTH FOURTH STREET, PHILADELPHIA.

(Incorporated April 18, 1794; commenced business November 5, 1794.)

GEORGE G. CROWELL, *President*, A. B. EARLE, *Secretary*.

Attorney for Michigan, BYRON WHITAKER, of Detroit.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Real estate	\$325,121 00
Loans on bond and mortgage of real estate (first liens)	91,850 00
Interest due \$885.00 and accrued, \$768.08 on said mortgage loans; total ..	1,653 08
Total value of mortgaged premises (buildings insured for \$70,400.00)	\$225,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
Philadelphia & Reading R. R. Co. 3d pref., 5's	\$2,000 00	\$780 00
Philadelphia & Reading R. R. Co. general mort., 4's	1,000 00	880 00
Philadelphia & Reading R. R. Co. 1st series (stamped), 5's	10,000 00	10,300 00
Harrisburg, P., Mt. Joy & Lancaster R. R. Co., 4's	15,000 00	16,200 00
Car Trust of New York, No. 2 C, 6's	8,000 00	8,000 00
Wabash R. R. Co., 5's	14,000 00	11,620 00
Chicago & W. Indiana R. R. Co., 6's	11,000 00	12,430 00
Corning, Cowanesque & Antrim R. R. Co., 6's	11,000 00	11,550 00
Shamokin, Sunburg & L. R. R. Co., 5's	10,000 00	10,500 00
Terre Haute & L. E. R. Co., 6's	20,000 00	21,600 00
Steubenville & Indiana R. R. Co. 5's	30,000 00	31,950 00
Long Dock Co., 6's	10,000 00	11,800 00
Pittsburgh Junction R. R. Co., 6's	10,000 00	11,900 00
St. Paul & Northern Pacific R. R. Co., 6's	10,000 00	12,000 00
Sunburg, H. & W. B. R. Co., 5's	4,000 00	4,200 00
Northern Central R. R. Co., 4½'s	10,000 00	10,500 00
City of Quincy, 4½'s	10,000 00	10,500 00
Syracuse, G. & C. R. R. Co., 7's	8,000 00	8,960 00
STOCKS—		
Philadelphia National Bank, 20 shares	2,000 00	4,800 00
Lehigh Valley R. R. Co., 200 shares	10,000 00	10,060 00
Orient Mutual Ins. Co. scrip	8 19	8 19
Totals (carried out at market value)	\$206,008 19	\$220,508 19

Cash in company's principal office, \$1,878.76; cash in bank and in hands of managers and agents, \$50,541.18	52,419 94
Interest due and accrued on stocks, not included in "market value"	345 00
Gross premiums in due course of collection	26,690 91
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	1,963 25
Rents due and accrued	9,615 00
Due from other companies for reinsurance on losses already paid	13,340 37

Aggregate amount of all the available assets of the company

\$743,506 74

LIABILITIES.

Amount of unpaid losses	\$34,426 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$112,114 37
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	111,107 32
Amount of reserve on all outstanding risks	223,221 69
Reclaimable by insured on perpetual policies	189,701 08
Due and to become due for borrowed money	35,000 00

Aggregate liabilities (except capital stock)

\$482,348 77

Surplus as regards policy-holders	\$261,157 97
Capital stock	200,000 00
Surplus over capital	\$61,157 97

INCOME DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums	\$387,828 33
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	83,700 08
Net amount of cash actually received for premiums	\$304,128 30
Interest received on bonds and mortgages	4,783 78
Interest and dividends received on bonds and stocks, and from all other sources	10,073 20
Income from all other sources, viz.: rents, \$24,175.68; transfers, \$109.50; retained in perpetual cancellations, \$195.73; profit on investments sold, \$2,041.74; total	26,522 65
Aggregate cash income	<u>\$345,507 93</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$254,730 36	\$52 69
Deduct amount actually received for salvages..... \$4,354 40 }	27,245 13	-----
Reinsurance 22,890 78 }		
	<u>\$227,485 23</u>	<u>\$52 69</u>
Net amount paid on losses (of which \$28,462.25 belonged to prior years)...		\$227,537 92
Cash dividends actually paid		20,000 00
Paid or allowed during the year for commissions and brokerage.....		63,639 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		38,500 47
Paid state, national, and local taxes, in this and other states.....		9,502 63
All other payments, viz.: water rent, \$424.70; gas bills, \$656.55; advertising, \$713.75; boards, \$2,659.48; patrols, \$1,540.62; charges to real estate, \$5,436.93; printing and supplies, \$1,986.02; general expenses, \$3,585.27; total		17,147 32
Aggregate cash expenditures.....		<u>\$376,327 71</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$43,780,672	\$450,474 52
Written during the year	43,180,450	387,828 38
Total.....	<u>\$86,961,122</u>	<u>\$838,302 85</u>
Deduct expirations	40,092,435	359,177 23
In force at the end of the year.....	\$46,868,687	\$479,125 62
Deduct amount reinsured.....	4,252,252	44,113 86
Net amount in force December 31, 1891	<u>\$42,616,435</u>	<u>\$435,011 76</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$19,491,244 17
Total amount of cash dividends declared since the company commenced business	4,526,408 00
Total amount of the company's stock owned by the directors at par value.....	29,000 00
Losses paid from organization to date	15,869,056 81
Losses incurred during the year, fire, marine and inland	<u>164,596 98</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$768,556 00
Premiums received	10,128 09
Losses paid.....	8,908 14
Total losses incurred during the year in the State of Michigan.....	<u>8,567 94</u>

JERSEY CITY INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, COR. MONTGOMERY AND WASHINGTON STREETS, JERSEY CITY.

(Incorporated February 10, 1847; commenced business December 1, 1864.)

NATHANIEL FOOTE, *President*, - - - - CHAS. F. PATTERSON, *Secretary*.

Attorney for Michigan, LOUIS L. BURTON, of Detroit.

CAPITAL.

Capital stock paid.....\$250,000.

ASSETS.

Real estate	\$72,800 00
Loans on bond and mortgage of real estate (first liens).....	164,881 00
Interest due, \$503.46, and accrued, \$3,362.71, on said mortgage loans; total.....	3,866 17
Value of lands mortgaged.....	\$191,250 00
Buildings (insured for \$181,400)	354,300 00
Total value of mortgaged premises.....	\$445,450 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$4,000 00	\$4,780 00	
Jersey City.....	27,000 00	27,900 00	
Newark City, N. J.	30,000 00	30,900 00	
STOCKS—			
First National Bank, J. C.	800 00	2,400 00	
Second National Bank, J. C.	3,000 00	9,000 00	
Jersey City Gaslight Co.	13,240 00	25,156 00	
People's Gaslight Co.	850 00	1,106 00	
New Jersey Ice	9,700 00	9,409 00	
Totals (carried out at market value).....	\$88,590 00	\$110,600 00	110,600 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$90,729.....	45,875 00
Cash in company's principal office, \$7,473.55; cash in bank, \$10,309.40.....	17,782 95
Interest due and accrued on stocks, not included in "market value".....	1,942 61
Interest due and accrued on collateral loans	855 33
Gross premiums in due course of collection	16,196 37
Aggregate amount of all the available assets of the company.....	\$434,799 43

LIABILITIES.

Amount of unpaid losses (of which \$875.06 are resisted).....	\$23,000 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$54,617 28
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	73,672 76
Amount of reserve on all outstanding risks	128,380 04
Reclaimable by insured on perpetual policies	828 16
Commissions and brokerage.....	2,354 44
Aggregate liabilities (except capital stock)	\$154,562 64

Surplus as regards policy-holders	\$290,226 79
Capital stock	250,000 00
Surplus over capital	<u>\$50,226 79</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$186,499 62	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	24,571 49	
Net amount of cash actually received for premiums		\$161,928 13
Interest received on bonds and mortgages		7,753 21
Interest and dividends received on bonds and stocks, and from all other sources		5,644 26
Income from all other sources, viz.: rents, \$3,085.39; brokerage, \$579.51 ..		3,664 90
Aggregate cash income		<u>\$178,990 50</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$114,062 11	
Deduct amount actually received for salvages	508 17	
Reinsurance	4,737 63	
Net amount paid on losses (of which \$10,099.30 belonged to prior years) ..		\$108,821 31
Cash dividends actually paid		15,000 00
Paid or allowed during the year for commissions and brokerage		45,473 66
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		11,816 10
Paid state, national, and local taxes, in this and other states		3,205 98
All other payments		9,848 33
Aggregate cash expenditures		<u>\$194,165 38</u>

MISCELLANEOUS

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$21,004,347	\$307,776 01
Written during the year	13,236,656	194,642 59
Total	\$34,241,003	\$402,418 60
Deduct expirations	11,320,222	145,363 92
In force at the end of the year	\$22,920,781	\$254,054 68
Deduct amount reinsured	636,494	7,031 74
Net amount in force December 31, 1891	<u>\$22,284,287</u>	<u>\$247,022 94</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,383,077 00
Total amount of cash dividends declared since the company commenced business	581,731 00
Total amount of the company's stock owned by the directors at par value	78,600 00
Total amount loaned to officers and directors	23,625 00
Losses paid from organization to date	961,300 00
Losses incurred during the year, fire	121,791 05
Loaned to stockholders not officers	17,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$402,350 00
Premiums received	5,536 22
Losses paid	2,591 69
Total losses incurred during the year in the State of Michigan	<u>6,975 25</u>

KINGS COUNTY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 97 BROADWAY, BROOKLYN, N. Y.

(Incorporated October 21, 1853; commenced business October 21, 1858.)

WM. E. HORWILL, *President*,E. S. TERHUNE, *Secretary*.

Attorney for Michigan, R. B. LOOMIS, of Grand Rapids.

CAPITAL.

Capital stock paid.....\$150,000.

ASSETS.

Real estate	\$95,500 00
Loans on bond and mortgage of real estate (first liens)	20,750 00
Interest due and accrued, on said mortgage loans	183 59
Value of lands mortgaged	\$17,900 00
Buildings (insured for \$25,900.00)	28,400 00
Total value of mortgaged premises	<u>\$46,300 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
New York Central & Hudson River R. R. Co.....	\$60,000 00	\$69,750 00	
Consolidated Gas Co., New York city.....	45,000 00	46,800 00	
Brooklyn Gas Co., Brooklyn.....	22,550 00	27,080 00	
Williamsburgh Gas Co., Brooklyn.....	5,000 00	5,900 00	
Metropolitan Gas Co., Brooklyn.....	5,000 00	5,000 00	
Delaware and Hudson Canal Co.....	10,000 00	12,800 00	
Manufacturers' National Bank, Brooklyn.....	5,010 00	11,272 50	
Leite Shore & Michigan Southern R. R. Co.....	10,000 00	12,800 00	
Christopher & 10th Street R. R. Co.....	8,000 00	4,050 00	
Brooklyn & New York Ferry Co.....	4,000 00	7,000 00	
Caion Ferry Co.....	5,000 00	1,950 00	
BONDS—			
West Shore R. R. Co.....	10,000 00	10,200 00	
Union Ferry Co.....	8,000 00	7,440 00	
Totals (carried out at market value)	<u>\$192,580 00</u>	<u>\$221,022 50</u>	221,022 50

Cash in company's principal office, \$74.01; cash in bank, \$10,380.74.....	10,454 75
Interest due and accrued on stocks, not included in "market value".....	2,415 90
Gross premiums in due course of collection	8,322 35
Rents due and accrued.....	595 00
Due from other companies for reinsurance on losses already paid	27 90
Aggregate amount of all the available assets of the company.....	<u>\$359,271 99</u>

LIABILITIES.

Amount of unpaid losses.....	\$6,994 64
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$34,238 09
Reinsurance reserve pro rata on fire risks, running more than one year....	<u>8,704 55</u>

Amount of reserve on all outstanding risks	\$32,992 64
Due and accrued for salaries, rent, advertising, or agency expenses	583 33
Commissions and brokerage	1,643 54
Reinsurance	520 07

Aggregate liabilities (except capital stock) \$42,734 22

Surplus as regards policy-holders	\$316,537 77
Capital stock	150,000 00
Surplus over capital	<u>\$166,537 77</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$72,415 72	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	15,990 74	
Net amount of cash actually received for premiums		\$56,424 98
Interest received on bonds and mortgages		1,322 36
Interest and dividends received on bonds and stocks, and from all other sources		10,211 64
Income from all other sources, viz.: rents		4,269 58
Aggregate cash income		<u>\$72,228 56</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$47,812 08	
Reinsurance	1,919 00	
Net amount paid on losses (of which \$11,681.98 belonged to prior years) ..		\$45,893 08
Cash dividends actually paid		18,000 00
Paid or allowed during the year for commissions and brokerage		12,639 66
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes		13,921 73
Paid state, national, and local taxes, in this and other states		2,168 40
All other payments, viz.: rent, stationery and current expenses		6,005 11
Aggregate cash expenditures		<u>\$98,627 98</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$12,080,442	\$78,140 27
Written during the year		7,006,738	65,803 42
Total		\$19,087,180	\$143,943 69
Deduct expirations		8,618,375	72,350 34
In force at the end of the year		\$10,415,955	\$72,393 35
Deduct amount reinsured		733,646	5,635 09
Net amount in force December 31, 1891		\$9,682,309	\$65,758 26

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,516,583 18
Total amount of cash dividends declared since the company commenced business	663,263 00
Total amount of the company's stock owned by the directors at par value	40,060 00
Losses paid from organization to date	1,175,848 97
Losses incurred during the year, fire	42,330 96

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$191,750 00
Premiums received	2,653 07
Losses paid	339 76
Total losses incurred during the year in the State of Michigan	<u>418 26</u>

MANUFACTURERS AND BUILDERS' FIRE INSURANCE CO.

NEW YORK.

HOME OFFICE, 152 BROADWAY, NEW YORK.

(Incorporated November 19, 1870; commenced business November 22, 1870.)

EDWARD V. LOW, *President*,I. JAY NESTELL, *Secretary*.

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$70,000 00
Interest due and accrued on said mortgage loans.....	819 43
Value of lands mortgaged.....	\$218,000 00
Buildings (insured for \$32,500).....	48,000 00
Total value of mortgaged premises.....	<u>\$266,000 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States.....	\$2,300 00	\$2,601 50	
New York city registered.....	30,000 00	32,100 00	
City Railway Improvement Co.....	7,000 00	7,000 00	
Louisville, Evansville & St. Louis R. R. first mortgage.....	25,000 00	25,000 00	
Ohio Valley R. R. first mortgage.....	11,000 00	11,000 00	
Richmond & West Point Terminal R'y & Storehouse Co. Col. trust.....	5,000 00	3,200 00	
Marshall Coal Co. first mortgage.....	9,080 00	9,050 00	
Chicago, Burlington & Quincy R. R. convertible.....	200 00	226 00	
New York, Lake Erie & Western Coal & R. R. Co, 1st mort.....	25,000 00	27,800 00	
Toledo, Ann Arbor & Cadillac R. R. first mortgage.....	20,000 00	18,400 00	
STOCKS—			
Chicago, Burlington & Quincy R. R.....	2,400 00	2,622 00	
Chicago, Rock Island & Pacific R. R.....	50,000 00	44,500 00	
New York Central & Hudson River R. R.....	20,000 00	22,275 00	
Illinois Central R. R., leased line.....	1,700 00	1,530 00	
Evansville & Terre Haute R. R.....	22,000 00	21,000 00	
Manhattan Trust Co.....	4,500 00	5,310 00	
Third National Bank.....	2,700 00	3,811 00	
Richmond & West Point Terminal R'y & Storehouse.....	40,000 00	24,400 00	
Charlotte, Columbia & Augusta R. R.....	10,000 00	3,500 00	
Tradersmen's National Bank.....	4,880 00	5,368 00	
Cleveland, Cincinnati, Chicago & St. Louis.....	10,000 00	7,200 00	
Totals (carried out at market value).....	<u>\$306,680 00</u>	<u>\$288,593 50</u>	288,593 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$154,760.62.....	95,600 00
Cash in company's principal office, \$5,296.95; cash in bank, \$12,178.40.....	17,475 35
Interest due and accrued on stocks, not included in "market value".....	2,060 10
Interest due and accrued on collateral loans.....	2,448 38
Gross premiums in due course of collection.....	54,199 85

Aggregate amount of all the available assets of the company \$531,196 61

LIABILITIES.

Amount of unpaid losses (of which \$4,576.62 are resisted).....	\$58,480 32
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$108,620 56
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	84,363 21
Amount of reserve on all outstanding risks	187,983 77
Cash dividends declared, due or to become due.....	105 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,708 34
Due and to become due for borrowed money.....	30,000 00
Commissions and brokerage.....	10,650 16
Return premiums	4,102 04
Aggregate liabilities (except capital stock)	\$293,029 63
Surplus as regards policy-holders.....	\$238,166 98
Capital stock	200,000 00
Surplus over capital	\$38,166 98

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$342,823 31
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	44,814 80
Net amount of cash actually received for premiums	\$298,009 01
Interest received on bonds and mortgages.....	5,333 30
Interest and dividends received on bonds and stocks, and from all other sources.....	17,334 85
Income from all other sources, viz.: rents	6,949 85
Aggregate cash income	\$327,627 01

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$207,377 91
Deduct amount actually received for salvages.....	\$2,287 25 }
Reinsurance	13,516 13 }
Net amount paid on losses (of which \$29,522.21 belonged to prior years)...	\$191,574 53
Cash dividends actually paid.....	12,090 00
Paid or allowed during the year for commissions and brokerage.....	74,673 04
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	20,851 78
Paid state, national, and local taxes, in this and other states	8,151 66
Interest paid on borrowed money.....	911 65
All other payments, viz.: lease of building, \$10,815.81; agency and other expenses, \$13,561.53; fire patrol, \$767.79; sundries, \$273.62	25,418 75
Aggregate cash expenditures.....	\$333,671 41

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$42,212,979	\$314,239 41
Written during the year.....		44,760,403	380,691 47
Total.....		\$86,973,382	\$694,930 88
Deduct expirations.....		26,987,829	200,496 59
In force at the end of the year.....		\$49,985,553	\$388,434 29
Deduct amount reinsured		4,224,443	24,652 91
Net amount in force December 31, 1891.....		\$45,761,110	\$359,781 38

1891.] MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY. 135

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,208,369 54
Total amount of cash dividends declared since the company commenced business	347,000 00
Total amount of the company's stock owned by the directors at par value	61,800 00
Total amount loaned to officers and directors	86,000 00
Losses paid from organization to date	1,378,608 59
Losses incurred during the year, fire	218,478 48
Loaned to stockholders not officers	14,800 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken	\$988,606 00
Premiums received	9,546 35
Losses paid	4,457 71
Total losses incurred during the year in the State of Michigan	5,175 84

MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY. PENNSYLVANIA.

HOME OFFICE, PITTSBURGH, PA.

(Incorporated February 28, 1865; commenced business May 1, 1865.)

C. W. BATCHELOR, *President*, - - - - - WM. T. ADAIR, *Secretary*.
Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital\$250,000.

ASSETS.

Real estate	\$65,000 00
Loans on bond and mortgage of real estate (first liens)	183,383 47
Interest due \$675, and accrued \$3,211.31 on said mortgage loans; total	3,218 06
Value of lands mortgaged	\$806,475 00
Buildings (insured for \$140,450)	249,065 00
Total value of mortgaged premises	\$555,570 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
County of Allegheny, Pa.	\$12,000 00	\$12,000 00
Pittsburgh & Western R'y Co.	10,000 00	8,400 00
Pittsburgh & Birmingham Traction Co.	20,000 00	19,080 00
Pittsburgh, Allegheny & Manchester Traction Co.	20,000 00	20,650 00
Etna Water Works	10,000 00	10,000 00
STOCKS—		
Pittsburgh & Western R'y Co.	5,000 00	1,975 00
Totals (carried out at market value)	\$77,000 00	\$72,025 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$18,566.00	\$16,900 00
Cash in company's principal office, \$149.32; cash in bank, \$22,485.71	22,635 03
Interest due and accrued on collateral loans	77 70
Gross premiums in due course of collection	18,006 99
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	227 88
Rents due and accrued	370 00
Aggregate amount of all the available assets of the company	\$381,844 13

LIABILITIES.

Amount of unpaid losses (of which \$6,155.12 are resisted)	\$17,169 78
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$37,988 64
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	27,731 06
Amount of reserve on all outstanding risks	65,719 70
Commissions and brokerage	237 30
Due other companies for reinsurance	1,995 75
Aggregate liabilities (except capital stock)	\$85,122 53
Surplus as regards policy-holders	\$296,721 80
Capital stock	250,000 00
Surplus over capital	\$46,721 80

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$122,736 57	\$4,203 64
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	31,025 12	1,124 50
	\$91,711 45	\$3,079 14
Net amount of cash actually received for premiums		\$94,790 50
Interest received on bonds and mortgages		11,269 00
Interest and dividends received on bonds and stocks, and from all other sources		5,016 01
Income from all other sources, viz.: rents		746 55
Aggregate cash income		\$111,822 15

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$87,516 84	\$712 01
Reinsurance	6,730 45	1,124 08
	\$94,247 29	\$1,836 09
Net amount paid on losses (of which \$6,547.06 belonged to prior years) ...		\$90,362 42
Cash dividends actually paid		7,500 00
Paid or allowed during the year for commissions and brokerage		19,569 57
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		9,639 41
Paid state, national, and local taxes, in this and other states		2,242 15
All other payments, viz.: sundries		5,363 91
Aggregate cash expenditures		\$124,680 46

MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 1, 1890.....	\$11,126,369 51	\$124,267 55		
Written during the year.....	12,799,860 57	181,010 86	\$1,420,143 65	\$4,276 34
Total.....	\$23,926,230 08	\$255,278 41	\$1,420,143 65	\$4,276 34
Deduct expirations.....	11,081,585 30	110,940 08	1,420,143 65	4,276 34
In force at the end of the year.....	\$12,844,644 78	\$144,338 38		
Deduct amount reinsured.....	1,148,325 06	16,034 85		
Net amount in force December 31, 1891.....	\$11,696,319 73	\$128,303 53		

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,969,654 46
Total amount of cash dividends declared since the company commenced business.....	450,000 00
Total amount of the company's stock owned by the directors at par value.....	65,650 00
Total amount loaned to officers and directors.....	2,000 00
Losses paid from organization to date.....	896,778 81
Dividends declared payable in stock from organization.....	125,000 00
Losses incurred during the year, fire, marine, and inland.....	91,278 19
Loaned to stockholders not officers.....	6,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$269,642 00
Premiums received.....	2,751 99
Losses paid.....	4,202 31
Total losses incurred during the year in the State of Michigan.....	4,740 16

MECHANICS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 500 WALNUT ST., PHILADELPHIA, PA.

(Incorporated April 13, 1854; commenced business May 4, 1854.)

CHAS. J. GALLAGHER, ^oPresident, - - - - - SIMON J. MARTIN, Secretary.

Attorney for Michigan, ALFRED H. HALL, of Detroit.

CAPITAL.

Capital stock paid.....\$250,000.

ASSETS.

Real estate.....	\$83,500 00
Loans on bond and mortgage of real estate (first liens).....	296,250 00
Interest due \$541.50 and accrued, \$3,241.44 on said mortgage loans; total.....	3,782 94
Value of lands mortgaged.....	\$746,550 00
Buildings (insured for \$250,500).....	
Total value of mortgaged premises.....	\$746,550 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.	
Philadelphia, Wilmington and Baltimore R. R. 6 per cent. 4 per cent.	\$3,000 00	\$3,300 00	
Union Passenger Railway 5 per cent.	2,000 00	2,000 00	
Allegheny Car Trust 5 per cent.	20,000 00	21,800 00	
Lombard and South Streets Passenger Railway 5 per cent.	5,000 00	5,000 00	
Stenberville and Indiana Railroad 5 per cent.	20,000 00	20,400 00	
Borough of Clifton Heights, Pa., 5 per cent.	25,000 00	26,625 00	
Pennsylvania Car Trust 5 per cent.	8,000 00	8,000 00	
Schuylkill River East Railroad 5 per cent.	3,000 00	3,000 00	
City of St. Louis gold 4 per cent.	5,000 00	5,100 00	
Northern Pacific Terminal 6 per cent.	30,000 00	31,875 00	
City of Leavenworth, Kansas, 7 per cent.	10,000 00	10,000 00	
City of Harrisburg 6 per cent.	10,000 00	10,600 00	
Philadelphia & Erie Railroad gold 4 per cent.	10,000 00	10,400 00	
Bell's Gap Railroad equipment trust 5 per cent.	5,000 00	5,400 00	
North Pennsylvania R. R. mortgage 7 per cent.	28,000 00	28,000 00	
Catawissa Railroad 7 per cent.	10,000 00	10,000 00	
Savannah & Western R. R. Co. first consolidated, 5 per cent	11,000 00	12,237 50	
100 shares Union Passenger Railway.	9,000 00	10,620 00	
Columbus & Cin. Midland R. R. certificates, 4 1/4 per cent.	5,000 00	5,825 00	
Philadelphia, Wil. & Baltimore R. R. trust certificates, 4 per cent.			
Totals (carried out at market value)	\$239,000 00	\$259,282 50	\$259,282 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$16,900.00	14,200 00
Cash in company's principal office, \$5,335.96; cash in bank, \$26,205.57	31,541 53
Interest due and accrued on stocks, not included in "market value"	278 05
Gross premiums in due course of collection	30,487 56
Rents due and accrued	151 14

Aggregate amount of all the available assets of the company \$719,473 72

LIABILITIES.

Amount of unpaid losses	\$34,232 12
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$96,144 85
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	29,974 84
Amount of reserve on all outstanding risks	116,119 69
Reclaimable by insured on perpetual policies	186,946 35
Cash dividends declared, due or to become due	263 00
Commissions and brokerage	7,495 02
Return premiums	3,504 98

Aggregate liabilities (except capital stock) \$348,561 16

Surplus as regards policy-holders	\$370,912 56
Capital stock	250,000 00
Surplus over capital	\$120,912 56

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks. \$213,179 57
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	35,462 12
Net amount of cash actually received for premiums	\$177,717 45
Interest received on bonds and mortgages	15,646 41
Interest and dividends received on bonds and stocks, and from all other sources	14,956 64
Income from all other sources, viz.: rents, \$4,544.17; transfers and surveys, \$426	4,970 17
Aggregate cash income	<u>\$213,290 67</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$145,890 14
Deduct amount actually received for salvages.....	5,074 28
Net amount paid on losses (of which \$18,650.45 belonged to prior years).....	\$140,805 86
Cash dividends actually paid.....	19,987 00
Paid or allowed during the year for commissions and brokerage.....	40,092 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	11,075 31
Paid state, national, and local taxes, in this and other states.....	4,245 99
All other payments, viz.: office and agency expenses, \$9,265; repairs to real estate, \$130.21.....	9,395 21
Aggregate cash expenditures.....	<u>\$225,601 97</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$19,220 231	\$191,766 38
Written during the year.....	23,649,278	218,846 25
Total.....	\$42,869,509	\$410,112 63
Deduct expirations.....	20,552,687	191,407 35
In force at the end of the year.....	\$22,316,872	218,705 28
Deduct amount reinsured		
Net amount in force December 31, 1891.....	<u>\$22,316,872</u>	<u>218,705 28</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,643,672 87
Total amount of cash dividends declared since the company commenced business	380,680 00
Total amount of the company's stock owned by the directors at par value.....	52,225 00
Total amount loaned to officers and directors.....	18,000 00
Losses paid from organization to date.....	334,465 22
Losses incurred during the year, fire.....	156,887 53
Loaned to stockholders not officers.....	16,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$588,735 81
Premiums received	8,004 72
Losses paid	4,472 50
Total losses incurred during the year in the State of Michigan	<u>5,714 81</u>

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, BOSTON.

(Incorporated February 11, 1823; commenced business, May, 1823.)

GEO. R. ROGERS, *President*,JAMES SIMPSON, *Secretary*,

Attorney for Michigan, JAMES T. STERLING, of Detroit, Mich.

CAPITAL.

Capital stock paid.....\$400,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	879,500 00
Interest due and accrued on said mortgage loans	444 58
Value of lands mortgaged	\$68,200 00
Buildings (insured for \$61,000)	66,300 00
Total value of mortgaged premises	\$134,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
Atlantic National Bank	\$10,000 00	\$13,850 00	
City National Bank	20,000 00	18,950 00	
Columbian National Bank	20,000 00	21,400 00	
Eagle National Bank	21,400 00	22,042 00	
Globe National Bank	30,000 00	30,000 00	
Hamilton National Bank	12,000 00	14,400 00	
New England National Bank	18,000 00	25,600 00	
North National Bank	20,000 00	27,850 00	
Railroad National Bank	1,800 00	2,317 00	
State National Bank	17,800 00	21,582 00	
Suffolk National Bank	53,500 00	57,378 00	
Tremont National Bank	20,000 00	20,800 00	
Union National Bank	20,000 00	27,400 00	
Boston & Providence Railroad	20,000 00	49,600 00	
Chicago, Burlington & Quincy Railroad	10,000 00	10,912 00	
Lyman Mills	10,000 00	6,525 00	
BONDS—			
Housatonic Railroad	25,000 00	25,500 00	
New Bedford Railroad	30,000 00	31,900 00	
Boston City	15,000 00	15,600 00	
Boston & Lowell Railroad	10,000 00	10,880 00	
Fitchburg Railroad	25,000 00	26,280 00	
Union Pacific, Lincoln & Colorado R. R.	25,000 00	20,000 00	
Kansas City, Fort Scott & Memphis R. R.	5,000 00	5,350 00	
Oregon Ry. & Navigation Co.	5,000 00	4,700 00	
Chicago, Burlington & Quincy R. R.	1,000 00	1,120 00	
Totals (carried out at market value)	\$442,500 00	\$511,806 00	511,806 00

Cash in company's principal office, \$2,834.55; cash in bank, \$17,004.17	19,838 72
Interest due and accrued on stocks, not included in "market value"	2,841 65
Gross premiums in due course of collection	21,307 58
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	3,099 21

Aggregate amount of all the available assets of the company **\$638,837 74**

LIABILITIES.

Amount of unpaid losses (of which \$1,963 are resisted)	\$18,070 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$61,987 00
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	43,208 23
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	128 00
Amount of reserve on all outstanding risks	110,321 23
Cash dividends declared, due or to become due	411 00
Due and accrued for salaries, rent, advertising, or agency expenses	850 00
Commissions and brokerage, return premiums and all other demands against the company	6,504 47

Aggregate liabilities (except capital stock) **\$136,156 70**

Surplus as regards policy-holders	\$502,681 04
Capital stock	400,000 00
Surplus over capital	\$102,681 04

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$192,587 12	\$31,324 42
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	36,593 29	6,796 00
	\$155,993 73	\$14,528 42

Net amount of cash actually received for premiums.....	\$170,522 16
Interest received on bonds and mortgages	2,283 33
Interest and dividends received on bonds and stocks, and from all other sources	26,900 90
Income from all other sources.....	9,262 47
Aggregate cash income	\$208,968 85

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$68,126 16	\$6,852 63
Net amount paid on losses (of which \$17,386 belonged to prior years)		\$99,978 79
Cash dividends actually paid.....		27,777 00
Paid or allowed during the year for commissions and brokerage.....		39,484 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		10,200 00
Paid state, national, and local taxes, in this and other states		4,277 09
All other payments, viz.: rent and office expenses.....		15,702 06
Aggregate cash expenditures.....		\$197,418 94

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$17,127,851	\$180,568 08	\$532,695	\$4,692 62
Written during the year	19,188,366	198,978 41	1,240,250	16,505 08
Total.....	\$36,316,217	\$389,547 49	\$1,772,945	\$21,197 64
Deduct expirations.....	13,671,048	156,304 09	1,770,875	21,069 64
In force at the end of the year.....	\$22,644,669	\$232,937 40	\$2,270	\$128 00
Deduct amount reinsured	1,410,096	16,719 35		
Net amount in force December 31, 1891.....	\$21,234,573	\$216,218 05	\$2,270	\$128 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,325,455 00
Total amount of cash dividends declared since the company commenced business	2,118,500 00
Total amount of the company's stock owned by the directors at par value	84,800 00
Losses paid from organization to date	5,313,064 00
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year, fire, marine and inland	106,275 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$304,351 00
Premiums received	10,736 52
Losses paid	6,850 80
Total losses incurred during the year in the State of Michigan.....	8,721 19

THE MERCHANTS' INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 776 BROAD STREET, NEWARK.

(Incorporated February 18, 1858; commenced business April 18, 1858.)

HENRY POWLES, *President*,J. R. MULLIKIN, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid\$400,000.

ASSETS.

Real estate	\$273,210 10
Loans on bond and mortgage of real estate (first liens)	416,373 00
Interest due, \$902, and accrued, \$6,563.17 on mortgage loans; total	7,465 17
Value of lands mortgaged	\$593,200 00
Buildings (insured for \$498,400)	453,075 00
Total value of mortgaged premises	<u>\$1,046,275 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
Morris & Essex Railroad	\$35,000 00	\$50,750 00	
United New Jersey Railroad & Canal Co.	15,000 00	33,750 00	
Newark Gas Light Co.	10,000 00	22,500 00	
Citizens' " "	13,700 00	26,030 00	
Warren Railroad	36,050 00	52,772 50	
BONDS—			
United States 4½ registered	25,000 00	29,250 00	
Central Railroad of New Jersey	22,000 00	24,640 00	
New Jersey Southern Railroad	30,000 00	32,700 00	
Long Branch & Sea Shore Railroad	5,000 00	5,850 00	
United New Jersey Railroad & Canal Co.	20,000 00	24,000 00	
Midland Railroad of New Jersey	100,000 00	117,000 00	
Morris & Essex Railroad, first mortgage	13,000 00	18,200 00	
" " " consolidated	27,000 00	36,450 00	
North Hudson Railway Co.	100,000 00	105,000 00	
Newark & Bloomfield Horse Car Railroad Co.	10,000 00	11,000 00	
Orange & Newark " " " "	25,000 00	27,500 00	
Belleville & Newark " " " "	1,000 00	1,100 00	
Irrington & " " " "	3,000 00	3,300 00	
State of New Jersey	1,000 00	1,020 00	
East Orange Street Improvement	1,750 00	1,802 50	
American Dock & Improvement Co.	50,000 00	55,080 00	
Long Branch Graded School	14,000 00	15,400 00	
Totals (carried out at market value)	<u>\$557,500 00</u>	<u>\$695,015 00</u>	695,015 00

Cash in company's principal office, \$8,343.20; cash in bank, \$30,618.39	38,961 59
Interest due and accrued on stocks, not included in "market value"	1,866 43
Gross premiums in due course of collection	133,841 09
Due from other companies for reinsurance on losses already paid	1,574 15

Aggregate	\$1,568,306 53
Deduct special deposit in Georgia	25,000 00
Total admitted assets	<u>\$1,543,306 53</u>

LIABILITIES.

Amount of unpaid losses (of which \$15,088.37 are resisted)	\$171,015 18
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$338,787 57
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	820,041 70
Amount of reserve on all outstanding risks	653,829 27
Reclaimable by insured on perpetual policies	418 00
Unpaid principal on scrip, \$4,346; interest due to scrip-holders, \$1,042.45 ..	5,388 45
Commissions and brokerage	20,347 88
Return premiums, \$13,054.69; taxes, \$903.99; expenses, \$4,146.45	18,105 13
Aggregate	\$869,103 91
Deduct liabilities on special deposit	26,182 95
Net liabilities	\$842,920 96
Surplus as regards policy-holders	\$700,385 57
Capital stock	400,000 00
Surplus over capital	\$300,385 57

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,016,804 19
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	125,542 74
Net amount of cash actually received for premiums	\$891,261 45
Interest received on bonds and mortgages	22,670 08
Interest and dividends received on bonds and stocks, and from all other sources	36,125 50
Income from all other sources, viz.: rents	8,597 85
Aggregate cash income	\$958,654 88

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$638,972 17
Deduct amount actually received for salvages	\$6,359 23 }
Reinsurance	8,650 56 }
Net amount paid on losses (of which \$73,676.84 belonged to prior years) ..	\$623,962 38
Cash dividends actually paid	40,000 00
Interest paid to scrip-holders	7 26
Scrip, or certificate of profits redeemed in cash	17 00
Paid or allowed during the year for commissions and brokerage	177,606 99
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes	42,811 65
Paid state, national and local taxes, in this and other states	22,042 20
All other payments, viz.: current expenses	92,426 57
Aggregate cash expenditures	\$998,874 05

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$105,373,808	\$1,177,942 74
Written during the year	92,274,790	1,034,726 61
Total	\$197,648,598	\$2,212,669 35
Deduct expirations	83,219,058	980,777 99
In force at the end of the year	\$115,429,538	\$1,281,891 86
Deduct amount reinsured	2,066,174	24,919 01
Net amount in force December 31, 1891	\$113,363,364	\$1,256,972 35

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$10,871,614 11
Total amount of <i>cash</i> dividends declared since the company commenced business	804,219 00
Total amount of the company's stock owned by the directors at par value	78,000 00
Losses paid from organization to date	5,792,525 49
Dividends declared payable in <i>stock</i> from organization	240,000 00
Losses incurred during the year, fire	714,622 14

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$25,000 00	\$26,182 95

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken	<i>Fire risks.</i>
Premiums received	\$1,633,498 50
Losses paid	22,581 40
Total losses incurred during the year in the State of Michigan	10,174 81
	9,593 28

MERCHANTS' INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, No. 20 MARKET STREET, PROVIDENCE.

(Incorporated May, 1851; commenced business July, 1851.)

W. T. BARTON, *President*, - - - - - W. P. GOODWIN, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid \$200,000. |

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$110,500 00
Interest due and accrued on said mortgage loans	1,376 06
Value of lands mortgaged	\$133,500 00
Buildings	166,000 00
Total value of mortgaged premises	\$299,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	<i>Par value.</i>	<i>Market value.</i>
National Bank of Commerce	\$50,000 00	\$39,600 00
American National Bank	50,000 00	48,500 00
Merchants' National Bank	20,000 00	27,400 00
Globe National Bank	10,000 00	18,100 00
Providence Gas Co.	23,550 00	35,492 00
Phoenix National Bank	10,000 00	15,000 00
Mechanic's National Bank	12,550 00	14,520 00
Manufacturers' National Bank	10,200 00	14,025 00
St. Paul & Duluth R. R. preferred	10,000 00	10,600 00
BONDS—		
Chicago, Burlington & Northern R. R.	10,000 00	10,875 00
Eastern R. R. of Minnesota	10,000 00	10,250 00
Totals (carried out at market value)	\$346,400 00	\$286,862 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$33,828	\$22,300 00
Cash in company's principal office, \$1,652.50; cash in bank, \$29,299.14	30,951 64
Interest due and accrued on stocks, not included in "market value"	250 00
Interest due and accrued on collateral loans	322 95
Gross premiums in due course of collection	37,940 47
Aggregate amount of all the available assets of the company	\$490,503 62

LIABILITIES.

Amount of unpaid losses (of which \$3,708.13 are resisted)	\$47,994 70
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$119,616 57
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	61,787 90
Amount of reserve on all outstanding risks	181,404 47
Commissions and brokerage	3,270 14
Aggregate liabilities (except capital stock)	\$232,669 31
Surplus as regards policy-holders	\$257,834 31
Capital stock	200,000 00
Surplus over capital	\$57,834 31

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$338,788 78
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	51,766 08
Net amount of cash actually received for premiums	\$287,022 70
Interest received on bonds and mortgages	5,113 98
Interest and dividends received on bonds and stocks and from all other sources	16,707 43
Aggregate cash income	\$308,844 11

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$215,327 72
Deduct amount actually received for salvages	\$2,688 76 }
Reinsurance	2,760 74 } 5,444 50
Net amount paid on losses (of which \$27,969.19 belonged to prior years)	\$209,883 22
Cash dividends actually paid	8,000 00
Paid or allowed during the year for commissions and brokerage	56,215 70
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes	40,240 50
Paid state, national and local taxes, in this and other states	7,945 56
All other payments, viz.: profit and loss	250 00
Aggregate cash expenditures	\$322,534 98

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$29,138,036	\$331,618 57
Written during the year	30,901,260	338,788 73
Total	\$60,039,296	\$670,407 30
Deduct expirations	28,951,614	309,622 29
In force at the end of the year	\$31,087,682	\$360,785 01
Deduct amount reinsured	584,956	6,201 42
Net amount in force December 31, 1891	\$30,502,726	\$354,583 59

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$8,674,760 47
Total amount of cash dividends declared since the company commenced business	686,000 00
Total amount of the company's owned by the directors at par value	48,300 00
Total amount loaned to officers and directors	7,100 00
Losses paid from organization to date	4,484,674 18
Dividend declared payable in stock from organization	229,798 60

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR, 1891.

	<i>Fire risks.</i>
Fire risks taken	\$753,560 50
Premiums received	12,278 78
Losses paid	4,949 88
Total losses incurred during the year in the State of Michigan	6,063 13

MILWAUKEE MECHANICS' INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, 442 AND 444 EAST WATER ST., MILWAUKEE.

(Incorporated February 15, 1852; commenced business April 1, 1852.)

CHRISTIAN PREUSSER, *President*,ADOLPH J. CRAMER, *Secretary*.

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Real estate	\$40,000 00
Loans on bond and mortgage of real estate (first liens)	931,162 50
Interest due and accrued, on said mortgage loans	17,683 00
Value of lands mortgaged	\$1,794,500 00
Buildings (insured for \$523,400.00)	550,000 00
Total value of mortgaged premises	\$2,344,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS--

	<i>Par value.</i>	<i>Market value.</i>
Milwaukee city	\$97,600 00	\$97,000 00
Milwaukee city, bath	22,000 00	22,000 00
Milwaukee city, park	95,000 00	96,750 00
Oshkosh, Wis., city	30,000 00	38,300 00
La Crosse City, Wis., bridge	35,000 00	87,100 00
Brown County, Wis.	38,000 00	41,500 00
St. Paul, Minn., water	180,000 00	110,000 00
St. Paul, Minn., board of education	125,000 00	132,500 00
Ramsey County, Minn., bridge	75,000 00	79,500 00
Ramsey County, Minn., loan	25,000 00	26,500 00

STOCKS--

Milwaukee Underwriters Building Association	842 00	842 00
Central Map Survey and Publishing Co., Chicago	1,000 00	1,000 00
Totals (carried out at market value)	\$643,842 00	\$677,992 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$59,000	\$34,250 00
Cash in company's principal office, \$19,142.43; cash in bank, \$76,741.38	95,883 81
Interest due and accrued on stocks, not included in "market value"	5,700 00
Interest due and accrued on collateral loans	605 00
Gross premiums in due course of collection	62,603 60
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	700 00
Due from other companies for reinsurance on losses already paid	100 00
Aggregate amount of all the available assets of the company	\$1,866,679 91

LIABILITIES.

Amount of unpaid losses (of which \$3,097 are resisted)	\$53,400 49
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$284,839 48
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	286,768 95
Amount of reserve on all outstanding risks	521,408 43
Commissions and brokerage	12,520 72
Aggregate liabilities (except capital stock)	\$587,329 64
Surplus as regards policy-holders	\$1,279,350 27
Capital stock	200,000 00
Surplus over capital	\$1,079,350 27

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$690,979 71
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	71,928 28
Net amount of cash actually received for premiums	\$619,056 48
Interest received on bonds and mortgages	46,118 43
Interest and dividends received on bonds and stocks, and from all other sources	34,085 39
Income from all other sources, viz.: rents, \$1,260.67; agency income \$614.61	1,875 28
Aggregate cash income	\$701,135 58

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$293,665 57
Deduct amount actually received for salvages	\$1,819 05 }
Reinsurance	15,661 72 }
Net amount paid on losses (of which \$23,311.47 belonged to prior years) ..	\$276,854 80
Cash dividends actually paid	60,010 00
Paid or allowed during the year for commissions and brokerage	142,675 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	45,102 44
Paid state, national, and local taxes, in this and other states	20,387 28
All other payments, viz.: printing, stationery, advertising, traveling expenses, maps and all other office and general agency expenses	34,989 93
Aggregate cash expenditures	\$579,819 46

MISCELLANEOUS.

	<i>Risk and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$69,468.886	\$652,574 56
Written during the year		52,587,514	646,074 05
Total		\$122,055,700	\$1,298,648 61
Deduct expirations		45,515,159	567,367 05
In force at the end of the year		\$76,540,541	\$1,081,281 56

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$7,316,256 65
Total amount of cash dividends declared since the company commenced business	330,000 00
Total amount of the company's stock owned by the directors at par value	87,330 00
Losses paid from organization to date	\$,727,679 90
Losses incurred during the year, fire	306,743 83
Loaned to stockholders not officers	175,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken	\$2,694,080 00	<i>Fire risks.</i>
Premiums received	37,925 85	
Losses paid	23,140 64	
Total losses incurred during the year in the State of Michigan	26,378 24	

MUTUAL FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 45, 47, 49 CEDAR ST., NEW YORK.

(Incorporated February 1, 1869; commenced business June 19, 1882.)

JOS. C. HATIE, *President*,JAMES W. DURBROW, *Secretary*

Attorney for Michigan, THEO. H. HINCHMAN, of Detroit.

CAPITAL.

Capital stock paid \$254,369.23.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States Government, registered	\$40,000 00	\$47,000 00
United States Government	70,000 00	84,000 00
District of Columbia, principal and interest guaranteed by United States government	368,000 00	423,200 00
Albany & Susquehanna, first mortgage	40,000 00	48,400 00
Chicago, Milwaukee & St. Paul R. R. (Dubuque division) ..	25,000 00	28,000 00
New York Elevated R. R., first mortgage	25,000 00	28,250 00
Rome, Watertown & Ogdensburg R. R.	14,000 00	15,820 00
St. Paul, Minneapolis & Manitoba R. R.	25,000 00	24,500 00
Chicago, Rock Island & Pacific R. R.	25,000 00	30,875 00
Chicago, Rock Island & Pacific R. R.	15,000 00	18,260 00
Delaware & Hudson Canal Co.	35,000 00	50,050 00
Chicago & Northwestern R. R.	16,000 00	17,000 00
STOCKS—		
Mechanics' National Bank	13,850 00	27,007 50
Mercantile National Bank	28,000 00	63,000 00
Fire Association of New York	10,000 00	10,000 00
Columbia Bank	11,800 00	80,090 00
Importers and Traders' National Bank	11,700 00	68,785 00
National citizens' Bank	5,000 00	8,250 00
State Trust Co.	1,500 00	3,112 50
Alabama Central R. R.	25,000 00	28,625 00
Atchison, Topeka & Santa Fé R. R.	25,000 00	21,000 00
Manhattan Railway	40,000 00	42,800 00
National Park Bank	1,500 00	4,575 00
Totals (carried out at market value)	\$869,350 00	\$1,112,580 00
		\$1,112,580 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$107,660.00	\$76,400 00
Cash in company's principal office, \$159.04; cash in bank, \$46,856.05	47,015 09
Interest due and accrued on collateral loans	3,593 40
Gross premiums in due course of collection	252,327 84
Unpaid dividends	3,652 88
Accrued interest at banks	1,623 00

Aggregate amount of all the available assets of the company	\$1,497,192 21
Deduct special deposits in other states	40,000 00

Total admitted assets	\$1,457,192 21
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Items not admitted as available assets.

Sundry accounts	\$14,000 00
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LIABILITIES.

Amount of unpaid losses (of which \$32,806.86 are resisted)	\$116,087 73
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$41 55
Amount of reserve on all outstanding risks	41 55
Unpaid principal on scrip, interest due and declared remaining unpaid and uncalled for	3,652 88
Due and to become due for borrowed money	515,612 50
Due other companies for reinsurance	14,421 00

Aggregate liabilities (except capital stock)	\$649,815 66
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Surplus as regards policy-holders	\$807,376 55
Capital stock	254,369 23
Surplus over capital	\$807,007 32

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	\$1,891,980 19	<i>On fire risks.</i>
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	1,184,179 14	
Net amount of cash actually received for premiums	\$707,751 05	
Interest and dividends received on bonds and stocks, and from all other sources	45,286 36	
Aggregate cash income	\$753,037 41	

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	\$1,226,586 23	<i>On fire risks.</i>
Deduct amount actually received for salvages	\$14,541 45	
Reinsurance	233,744 30	248,285 75
Net amount paid on losses (of which \$301,196.90 belonged to prior years)	\$977,300 48	
Cash dividends actually paid	12,517 96	
Interest paid to scrip-holders	26,466 42	
Paid or allowed during the year for commissions and brokerage	43,349 44	
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes	140,834 22	
Paid state, national and local taxes, in this and other states	16,119 54	
All other payments, viz.: sundry expenses, \$33,169.34; adjustments, \$29,307.00; postage, \$1,831.64; rent, \$8,420.21; furniture and fixtures, \$6,225.92; printing and stationery, \$8,278.08; inspection expense, \$15,843.19; advertising, \$17,284.74; bureau of investigation, \$4,438.29; total	116,738 41	
Aggregate cash expenditures	\$1,333,326 47	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$92,253,488 22	\$974,318 83
Written during the year.....	219,154,000 86	1,921,630 24
Total.....	\$311,407,579 08	\$2,895,949 07
Deduct expirations.....	182,204,614 79	1,484,005 36
In force at the end of the year.....	\$129,202,964 29	\$1,411,908 71
Deduct amount reinsured.....	129,188,364 29	1,411,910 61
Net amount in force December 31, 1891.....	\$14,600 00	\$83 10

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,545,636 32
Total amount of cash dividends declared since the company commenced business.....	563,228 49
Total amount of company's stock owned by the directors at par value.....	98,542 63
Losses paid from organization to date.....	\$,330,420 40
Losses incurred during the year, fire.....	847,187 80
Loaned to officers.....	64,400 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>
Virginia.....	15,000 00
Georgia.....	\$25,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,361,352 00
Premiums received.....	18,804 86
Losses paid.....	19,458 76
Total losses incurred during the year in the State of Michigan.....	19,458 76

NATIONAL FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, 118 ASYLUM ST., HARTFORD, CONN.

(Incorporated November 27, 1871; commenced business December 1, 1871.)

JAMES NICHOLS, *President*,

E. G. RICHARDS, *Secretary*.

Attorney for Michigan, SAMUEL H. ROW, of Lansing.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

Real estate.....	\$61,654 97
Loans on bond and mortgage of real estate (first liens).....	667,300 00
Interest due, \$3,905.03, and accrued, \$9,380.35 on said mortgage loans; total.....	13,285 38

Value of lands mortgaged.....	\$1,062,700 00
Buildings (insured for \$651,386).....	879,950 00
Total value of mortgaged premises.....	<u>\$1,932,650 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Atchison, Topeka & Santa Fé, 4 per cent.....	\$10,000 00	\$8,500 00
Atchison, Topeka & Santa Fé, income.....	4,000 00	2,600 00
Buffalo Railway Co.....	25,000 00	24,250 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R.....	35,000 00	44,300 00
Cincinnati, Dayton & Ironton R. R.....	10,000 00	9,500 00
Cincinnati, Hamilton & Dayton R. R.....	15,000 00	15,900 00
Chicago & Western Indiana R. R.....	28,000 00	30,240 00
Chicago & Northwestern R. R.....	20,000 00	23,200 00
Chicago, Milwaukee & St. Paul R. R., South Minn. division	10,000 00	11,400 00
Chicago, Milwaukee & St. Paul R. R., Bubuque division.....	10,000 00	11,400 00
Chicago, Milwaukee & St. Paul R. R., Hastings and Dakota division (5 per cent).....	10,000 00	10,200 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dakota division (7 per cent).....	20,000 00	24,800 00
Chicago, Milwaukee & St. Paul R. R., Mineral Point division	10,000 00	10,300 00
Chicago, Burlington & Quincy R. R., sinking fund.....	10,000 00	10,300 00
Chicago, Burlington & Quincy R. R., "convertible".....	1,100 00	1,232 00
Columbus & Toledo R. R., 1st mortgage.....	20,000 00	28,400 00
Columbus & Toledo R. R., 2d mortgage.....	15,000 00	16,350 00
Columbus & Hocking Valley R. R.....	10,000 00	11,000 00
Danbury & Norwalk R. R.....	10,000 00	10,600 00
East Tennessee, Virginia & Georgia R. R.....	30,000 00	29,100 00
Evansville & Terre Haute R. R.....	10,000 00	9,500 00
Erie Railway.....	20,000 00	27,600 00
Harlem River & Port Chester R. R.....	25,000 00	32,000 00
Hartford & Conn. Western R. R.....	10,000 00	10,000 00
Hannibal & St. Joseph R. R.....	50,000 00	58,000 00
Holly, Wayne & Monroe R. R.....	10,000 00	12,200 00
Indiana & Lake Michigan R. R.....	10,000 00	10,000 00
Knoxville & Ohio R. R.....	20,000 00	21,200 00
Louisville, New Albany & Chicago R. R.....	10,000 00	11,300 00
Louisville, New Albany & Chicago R. R., Chicago & Indian- apolis division.....	10,000 00	10,600 00
Louisville & Nashville R. R., New Orleans & Mobile division	10,000 00	11,800 00
Memphis & Charleston R. R.....	20,000 00	23,200 00
Naumkeag Street Railway.....	20,000 00	19,000 00
Nodaway Valley R. R.....	7,000 00	7,700 00
Northern Pacific R. R., Pand. d'Oreille division.....	31,000 00	31,620 00
Norfolk & Western R. R., Clinch Valley division.....	22,000 00	21,120 00
Oregon Railway & Navigation R. R.....	20,000 00	22,300 00
Sandusky, Mansfield & Newark R. R.....	25,000 00	30,750 00
St. Paul & Northern Pacific R. R.....	25,000 00	29,500 00
St. Paul, Minneapolis & Manitoba R. R.....	10,000 00	11,500 00
Seattle, Lake Shore & Eastern R. R.....	20,000 00	19,200 00
Cleveland city.....	10,000 00	10,800 00
Covington city.....	13,000 00	13,130 00
Georgia State.....	25,000 00	29,000 00
Hartford city (capital).....	15,000 00	16,500 00
Hartford city (water).....	3,000 00	3,030 00
Helena city.....	20,000 00	20,800 00
Lincoln city.....	12,000 00	12,000 00
Meriden town.....	10,000 00	10,200 00
New Britain city.....	6,000 00	6,840 00
Richmond city.....	44,900 00	52,000 00
United States 4 per cent.....	50,000 00	59,000 00
West Middle School district, Hartford.....	26,000 00	26,000 00
STOCKS—		
Balt R. R., Indianapolis, common.....	10,000 00	10,000 00
Balt R. R., Indianapolis, preferred.....	5,000 00	2,500 00
Cleveland & Pittsburgh R. R.....	10,000 00	15,100 00
Chicago, Burlington & Quincy R. R.....	11,000 00	11,890 00
Chicago, Rock Island & Pacific R. R.....	33,000 00	29,040 00
Illinois Central R. R.....	15,000 00	16,200 00
Illinois Central R. R., 4 per cent, leased line.....	1,700 00	1,530 00
New York, New Haven & Hartford R. R.....	60,000 00	135,600 00
New York & Harlem R. R.....	10,000 00	25,500 00
New York Central & Hudson River R. R.....	50,000 00	58,500 00
Oswego & Syracuse R. R.....	5,000 00	9,000 00
Pennsylvania R. R.....	37,100 00	41,552 00
Peoria & Bureau Valley R. R.....	10,000 00	16,500 00
Pittsburgh, Fort Wayne & Chicago R. R.....	20,000 00	30,800 00
St. Louis National Bank.....	25,000 00	30,000 00
Boston National Bank, Boston.....	7,000 00	7,700 00
Charter Oak National Bank.....	11,200 00	11,984 00
Central National Bank, N. Y.....	5,000 00	6,500 00
City Bank.....	4,000 00	4,120 00
Farmers & Mechanics' National Bank.....	10,000 00	11,000 00
First National Bank, Meriden.....	5,000 00	5,700 00
Hartford National Bank.....	50,900 00	77,368 00

STOCKS—

	Par value.	Market value.	
Mercantile National Bank.....	\$5,000 00	\$4,000 00	
Metropolitan National Bank, N. Y.....	8,700 00	500 00	
National Exchange.....	15,000 00	18,900 00	
National Bank of the Republic, Boston.....	7,500 00	12,150 00	
National Bank of Commerce, Kansas City.....	2,000 00	2,820 00	
Phoenix National Bank.....	45,000 00	57,150 00	
St. Paul National Bank.....	7,000 00	8,400 00	
Second National Bank, New Haven.....	2,500 00	4,250 00	
Thames National Bank, Norwich.....	10,000 00	14,200 00	
Willimantic Linen Company.....	10,000 00	10,000 00	
Totals (carried out at market value).....	\$1,126,600 00	\$1,710,106 00	\$1,710,106 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$1,650.....	450 00
Cash in company's principal office, \$1,569.20; cash in bank, \$203,209.59.....	204,778 79
Interest due and accrued on stocks, not included in "market value".....	2,650 83
Interest due and accrued on collateral loans.....	13 50
Gross premiums in due course of collection.....	244,557 33
Aggregate.....	\$2,904,796 80
Deduct special deposits in other states.....	140,000 00
Total admitted assets.....	\$2,764,796 80

LIABILITIES.

Amount of unpaid losses (of which \$11,300.35 are resisted).....	\$162,310 18
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$549,873 98
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	555,311 80
Amount of reserve on all outstanding risks.....	1,105,184 68
Commissions and brokerage.....	43,258 79
Return premiums.....	15,368 78
Aggregate.....	\$1,328,122 43
Deduct liabilities on special deposits.....	25,796 36
Net liabilities (except capital stock).....	\$1,300,326 07
Surplus as regards policy-holders.....	\$1,464,470 75
Capital stock.....	1,000,000 00
Surplus over capital.....	\$464,470 75

INCOME DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums.....	\$1,807,875 99
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	270,351 75
Net amount of cash actually received for premiums.....	\$1,537,524 24
Interest received on bonds and mortgages.....	37,963 02
Interest and dividends received on bonds and stocks, and from all other sources.....	85,415 90
Income from all other sources.....	2,243 44
Aggregate cash income.....	\$1,663,166 60

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses.....	\$313,381 04
Deduct amount actually received for salvages.....	\$3,146 08 }
Reinsurance.....	72,189 64 }
	75,335 72

Net amount paid on losses (of which \$81,983.71 belonged to prior years).....	\$743,045 32
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	289,779 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	126,087 74
Paid state, national and local taxes, in this and other states.....	39,036 90
All other payments, viz.: general expenses.....	103,190 26
Aggregate cash expenditures.....	<u>\$1,401,140 07</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$189,977,096	\$1,810,924 49
Written during the year.....	169,802,579	1,880,799 37
Total.....	<u>\$309,279,674</u>	<u>\$3,691,723 86</u>
Deduct expirations.....	119,807,860	1,356,691 06
In force at the end of the year.....	\$189,471,814	\$2,335,032 80
Deduct amount reinsured.....	15,326,546	190,326 26
Net amount in force December 31, 1891.....	<u>\$174,145,268</u>	<u>\$2,144,706 54</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$11,089,577 63
Total amount of cash dividends declared since the company commenced business.....	1,677,000 00
Total amount of the company's stock owned by the directors at par value.....	84,700 00
Losses paid from organization to date.....	5,606,599 98
Dividends declared payable in stock from organization.....	100,000 00
Losses incurred during the year, fire.....	815,577 79
Loaned to stockholders not officers.....	450 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$59,000 00	\$5,064 24
Georgia.....	29,000 00	3,863 06
Virginia.....	62,000 00	12,879 06

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$4,306,670 09
Premiums received.....	69,174 11
Losses paid.....	49,718 64
Total losses incurred during the year in the State of Michigan.....	<u>51,472 08</u>

NATIONAL FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 36 PINE ST., NEW YORK.

(Incorporated 1888; commenced business April 9, 1888.)

HENRY T. DROWNE, *President*, - - - - - JOHN H. KATTENSTROTH, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid..... \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$9,438 98
Interest due \$135, and accrued \$94.38 on said mortgage loans; total	229 38
Buildings (insured for \$16,300)	\$16,300 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, 1907, 4% registered	\$55,000 00	\$64,900 00	
United States, 1907, 4% coupon	10,000 00	11,800 00	
United States, 1898, 6% registered	5,000 00	5,700 00	
Chicago, Rock Island & Pacific Railroad	3,000 00	10,000 00	
Chicago & Northwestern Railroad	8,000 00	10,980 00	
Erie consolidated mortgage, Railroad	10,000 00	18,450 00	
New York, Chicago & St. Louis Railroad	5,000 00	4,750 00	
American Dock & Improvement Co.	10,000 00	10,900 00	
STOCK—			
National Bank of Commerce	13,000 00	24,310 00	
American Exchange National Bank	10,000 00	15,000 00	
Manhattan Co. Bank	7,500 00	13,725 00	
New York city additional water	118,500 00	120,577 50	
Totals (carried out at market value)	\$258,000 00	\$306,072 50	306,072 50
Cash in company's principal office, \$2,734.43; cash in bank, \$6,319.35			9,053 78
Interest due and accrued on stocks not included in "market value"			973 75
Gross premiums in due course of collection			40,746 57
Aggregate amount of all the available assets of the company			\$368,514 96

LIABILITIES.

Amount of unpaid losses (of which \$2,302.90 are resisted)	\$34,059 55
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$101,967 51
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	16,343 02
Amount of reserve on all outstanding risks	118,010 53
Due and accrued for salaries, rent, advertising or agency expenses	520 00
Commissions and brokerage	6,794 41
Aggregate liabilities (except capital stock)	\$159,284 49
Surplus as regards policy-holders	\$207,190 47
Capital stock	200,000 00
Surplus over capital	\$7,190 47

INCOME DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums	\$207,797 62
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	80,393 19
Net amount of cash actually received for premiums	\$227,404 43
Interest received on bonds and mortgages	461 32
Interest and dividends received on bonds and stocks, and from all other sources	11,141 45
Aggregate cash income	\$239,007 20

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses	\$171,403 53
Deduct amount actually received for salvages	8,000 12
Reinsurance	\$1,288 58
	7,333 54

Net amount paid on losses (of which \$23,421.12 belonged to prior years).....	\$162,803 41
Cash dividends actually paid.....	14,000 00
Paid or allowed during the year for commissions and brokerage.....	56,346 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	14,618 08
Paid state, national, and local taxes, in this and other states.....	2,979 10
All other payments, viz.: rent, \$3,150; board and patrol expenses, \$1,719; traveling, branch office expenses and sundries, \$7,259.41.....	12,128 41
Aggregate cash expenditures.....	\$262,875 89

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$23,943,464	\$246,425 86
Written during the year.....	28,119,423	318,825 45
Total.....	\$52,062,887	\$560,051 31
Deduct expirations.....	29,109,147	319,127 58
In force at the end of the year.....	\$22,953,740	\$240,923 78
Deduct amount reinsured.....	501,036	3,965 68
Net amount in force December 31, 1891.....	\$22,452,704	\$237,068 10

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,501,377 31
Total amount of cash dividends declared since the company commenced business.....	1,102,056 00
Total amount of the company's stock owned by the directors at par value.....	28,750 00
Losses paid from organization to date.....	3,032,414 68
Dividends declared payable in stock from organization.....	50,000 00
Losses incurred during the year, fire.....	173,441 84

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$577,897 00
Premiums received.....	8,332 85
Losses paid.....	4,154 15
Total losses incurred during the year in the State of Michigan.....	4,204 15

NEWARK FIRE INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 471 AND 473 BROAD ST., NEWARK, N. J.

(Incorporated May 14, 1810; commenced business May 14, 1810.)

JOHN J. HENRY, *President*,OSCAR O. BREWER, *Secretary*.

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

CAPITAL.

Capital stock paid.....\$250,000.

ASSETS.

Real estate.....	\$50,000 00
Loans on bond and mortgage of real estate (first liens).....	342,590 00
Interest due \$668.00 and accrued, \$4,529.00 on said mortgage loans; total.....	5,197 00
Value of lands mortgaged.....	\$331,650 00
Buildings.....	585,450 00
Total value of mortgaged premises.....	<u>\$917,100 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
U. S. registered.....	\$75,000 00	\$88,812 50	
Orange & Newark Horse car R. R.....	25,000 00	27,500 00	
Essex Passenger R. R. Co.....	5,000 00	5,400 00	
West Shore R. R. Co. registered.....	15,000 00	15,525 00	
West Shore R. R. Co. coupon.....	20,000 00	20,800 00	
East Orange Improvement.....	2,458 78	2,458 78	
STOCKS—			
Morris & Essex R. R. Co.....	20,000 00	22,600 00	
National State Bank of Newark, N. J.....	15,900 00	23,850 00	
National Newark Banking Co.....	7,700 00	12,320 00	
Newark City National Bank.....	13,250 00	19,875 00	
Totals (carried out at market value).....	<u>\$190,308 78</u>	<u>\$244,141 28</u>	244,141 28

Amount loaned on stocks, bonds, and other securities (except mortgages), held a collateral, the market value of which is \$4,000.00.....	3,000 00
Cash in company's principal office, \$4,038.34; cash in bank, \$28,567.34.....	32,605 68
Interest due and accrued on stocks, not included in "market value".....	1,885 00
Interest due and accrued on collateral loans.....	18 75
Gross premiums in due course of collection.....	21,712 05
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	332 42
Rents due and accrued.....	206 66
Due from other companies for reinsurance on losses already paid.....	737 46

Aggregate amount of all the available assets of the company..... \$702,426 30

LIABILITIES.

Amount of unpaid losses..... \$41,432 49

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$77,183 21
Reinsurance reserve <i>pro rata</i> on fire risk running more than one year.....	74,319 16

Amount of reserve on all outstanding risks.....	151,502 37
Cash dividends declared, due or to become due.....	6,263 85
Return premiums.....	5,181 95

Aggregate liabilities (except capital stock)..... \$204,380 66

Surplus as regards policy-holders.....	\$498,045 64
Capital stock.....	250,000 00
Surplus over capital.....	<u>\$248,045 64</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$242,984 68
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	39,154 90

Net amount of cash actually received for premiums	\$203,779 78
Interest received on bonds and mortgages	18,332 60
Interest and dividends received on bonds and stocks, and from all other sources	11,423 42
Income from all other sources, viz.: rents	1,351 00
Aggregate cash income	<u>\$234,886 80</u>

EXPENDITURES DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses	\$150,455 82
Deduct amount actually received for salvages	1,810 16
Reinsurance	<u>10,487 83</u>

Net amount paid on losses	\$138,707 83
Cash dividends actually paid	25,145 00
Paid or allowed during the year for commissions and brokerage	43,450 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	18,743 35
Paid state, national, and local taxes, in this and other states	8,740 00
All other payments, viz.: books, stationery and advertising, \$3,410.01; special work, \$4,064.72; miscellaneous, \$6,104.12; total	13,578 85
Aggregate cash expenditures	<u>\$248,365 88</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$33,326,086	\$299,819 88
Written during the year		27,835,598	345,514 86
Total		<u>\$60,061,684</u>	<u>\$545,334 74</u>
Deduct expirations		26,219,643	238,743 54
In force at the end of the year		\$33,842,042	\$311,591 00
Deduct amount reinsured		1,880,829	15,906 83
Net amount in force December 31, 1891		<u>\$31,961,215</u>	<u>\$295,684 17</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$4,123,207 43
Total amount of cash dividends declared since the company commenced business	653,280 40
Total amount of the company's stock owned by the directors at par value	36,395 00
Losses paid from organization to date	1,877,965 14
Losses incurred during the year, fire	<u>170,224 22</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks.

Fire risks taken	\$579,067 50
Premiums received	8,334 35
Losses paid	9,448 61
Total losses incurred during the year in the State of Michigan	<u>8,342 62</u>

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE, MANCHESTER.

(Incorporated, 1869; commenced business April, 1870.)

JAMES A. WESTON, *President*,JOHN C. FRENCH, *Secretary*.

Attorney for Michigan, GEO. W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid \$700,000.

ASSETS.

Real estate	\$9,000 00
Loans on bond and mortgage of real estate (first liens)	550,096 86

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
United States Government	\$125,000 00	\$145,000 00
City of Manchester, N. H.	700 00	700 00
City of Chicago, Ill.	10,000 00	11,000 00
City of Marietta, O.	10,000 00	11,000 00
City of Concord, N. H.	1,000 00	1,200 00
City of Topeka, Kas.	10,000 00	10,500 00
City of Omaha, Neb.	10,000 00	10,500 00
City of Moorhead, Minn.	8,000 00	8,000 00
City of Lincoln, Neb.	31,000 00	32,550 00
Maine Central R. R.	10,000 00	12,000 00
Burlington & Missouri River R. R., in Iowa.	10,000 00	11,000 00
Chicago, Burlington & Quincy R. R.	15,000 00	18,000 00
Chicago, Burlington & Quincy R. R., Denver Ex.	10,000 00	9,200 00
Chicago, Burlington & Quincy R. R., Cons.	4,400 00	4,928 00
New York & New England R. R.	10,000 00	12,000 00
New York & New England R. R.	10,000 00	11,200 00
Union Pacific R. R.	25,000 00	26,000 00
Union Pacific R. R. Trust	10,000 00	8,500 00
Oregon Short Line R. R.	10,000 00	10,800 00
Boston, Concord & Montreal R. R.	62,000 00	66,000 00
Hillsborough Co., N. H.	5,000 00	5,200 00
Chicago & West Michigan R. R.	25,000 00	23,750 00
Topeka, Kas., Water Supply Co.	20,000 00	21,000 00
Minneapolis Gas Light Co.	20,000 00	21,000 00
Chicago, Burlington & Northern R. R.	5,000 00	5,000 00
New Hampshire Trust Co., Deb.	30,000 00	30,000 00
Central Loan & Land Co., Deb.	20,000 00	20,000 00
Johnson Loan & Trust Co., Deb.	10,000 00	10,000 00
Nashua Card & Glazed Paper Co.	10,000 00	10,200 00
National Loan & Trust Co.	10,000 00	10,000 00
Grand Forks Gas & Electric Co.	10,000 00	10,000 00
Sioux City, Iowa, sewerage	2,161 86	2,161 86
Swift & Co., Chicago	25,000 00	25,000 00
City of Seattle, Washington	10,000 00	10,000 00
City of Tacoma, Washington	25,000 00	27,500 00
City of East Portland, Oregon	25,000 00	27,500 00
City of Cleveland, O.	50,000 00	52,000 00
Old Colony Steamboat Co.	10,000 00	10,400 00
Montana Central R. R.	25,000 00	24,250 00

STOCKS—

Saucook Valley R. R.	4,000 00	5,000 00
Merchants' National Bank, Manchester, N. H.	10,000 00	12,500 00
Norwich & Worcester R. R.	3,100 00	5,428 00
New York Central & Hudson River R. R.	10,000 00	11,700 00
Pennigewasett Valley R. R.	26,000 00	31,200 00
Chicago, Burlington & Quincy R. R.	44,000 00	47,520 00
Illinois Central R. R.	30,000 00	32,000 00

Stocks -	Par value.	Market value.	
Chicago, Rock Island & Pacific R. R.	\$10,000 00	\$8,800 00	
Amoskeag Manufacturing Co., Manchester, N. H.	10,000 00	20,000 00	
Pemigewasset National Bank, Plymouth, N. H.	6,000 00	7,200 00	
Lake Shore & Michigan Southern R. R.	20,000 00	25,000 00	
First National Bank, Peterborough, N. H.	5,000 00	7,000 00	
Merchants' National Bank, Kansas City, Mo.	5,000 00	5,000 00	
Manchester Mills, Manchester N. H.	20,000 00	25,000 00	
Quincy Bridge	7,000 00	12,250 00	
Chicago & Northwestern R. R.	20,000 00	23,000 00	
Boston & Albany R. R. and rights	2,100 00	9,250 00	
Boston & Maine R. R.	5,000 00	8,250 00	
Stark Mills	10,000 00	12,000 00	
Lancaster Trust Co.	2,500 00	2,500 00	
Totals (carried out at market value)	\$986,961 96	\$1,072,134 96	\$1,072,134 96

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is, \$33,630	23,750 00
Cash in company's principal office, \$26,368.19; cash in bank, \$76,755.68	103,123 87
Interest due and accrued on stocks, not included in "market value"	13,323 00
Interest due and accrued on collateral loans	2,800 00
Gross premiums in due course of collection	65,732 51
Aggregate amount of all the available assets of the company	\$1,839,961 20

LIABILITIES.

Amount of unpaid losses	\$93,717 20
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$255,546 51
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	376,669 15
Amount of reserve on all outstanding risks	632,215 66
Commissions and brokerage	13,146 50
Aggregate liabilities (except capital stock)	\$739,079 36
Surplus as regards policy-holders	\$1,100,881 84
Capital stock	700,000 00
Surplus over capital	\$400,881 84

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	\$953,610 71
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	184,086 06
Net amount of cash actually received for premiums	\$769,515 65
Interest received on bonds and mortgages	33,909 91
Interest and dividends received on bonds and stocks, and from all other sources	52,926 30
Aggregate cash income	\$856,351 86

EXPENDITURES DURING THE YEAR.

Net amount paid on losses	\$429,214 21
Cash dividends actually paid	84,000 00
Paid or allowed during the year for commissions and brokerage	172,380 64
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	41,580 08
Paid state, national, and local taxes, in this and other states	22,506 08
All other payments	42,745 71
Aggregate cash expenditures	\$756,426 72

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$92,551,401	\$1,172,515 95
Written during the year	83,782,339	951,991 31
Total.....	\$176,733,790	\$2,124,507 26
Deduct expirations.....	79,249,109	863,206 63
In force at the end of the year.....	\$97,485,681	\$1,261,300 63
Deduct amount reinsured.....	4,541,112	53,085 12
Net amount in force December 31, 1891.....	\$92,944,569	\$1,208,215 51

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,451,795 95
Total amount of cash dividends declared since the company commenced business.....	558,000 00
Total amount of the company's stock owned by the directors at par value.....	222,500 00
Losses paid from organization to date.....	4,312,310 62
Losses incurred during the year, fire.....	449,556 13

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,100,453 00
Premiums received.....	26,030 67
Losses paid.....	11,675 95
Total losses incurred during the year in the State of Michigan.....	10,808 16

NEW YORK BOWERY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 124 BOWERY, NEW YORK CITY.

(Incorporated April, 1883; commenced business September, 1883.)

HENRY SILBERHORN, *President*, J. FRANK PATTERSON, *Secretary*.

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid.....\$300,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$16,200 00
Interest due and accrued on said mortgage loans	101 24
Value of lands mortgaged.....	\$16,000 00
Buildings (insured for \$21,500).....	32,500 00
Total value of mortgaged premises.....	\$48,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
BONDS—			
Broadway & Seventh Ave. R. R. 2d mortgage	\$21,000 00	\$21,340 00	
Central Pacific R. R. Co. (C. & O. div.) 1st mortgage	25,000 00	25,000 00	
Rome, Watertown & Ogdensburg R. R. 1st mortgage	2,000 00	2,240 00	
City of Minneapolis, Minn.	1,000 00	1,000 00	
STOCKS—			
New York city (new park) consolidated	200,000 00	200,000 00	
Rome, Watertown & Ogdensburg R. R.	24,000 00	26,330 00	
New York, Lackawanna & Western R. R.	80,000 00	92,550 00	
Chicago & Rock Island R. R.	22,000 00	19,530 00	
Omaha (preferred)	20,000 00	22,000 00	
New York Central & Hudson River R. R.	60,000 00	70,200 00	
Long Island R. R.	20,000 00	19,400 00	
Chicago & Northwest R. R. (con.)	10,000 00	11,600 00	
Totals (carried out at market value)	\$435,000 00	\$452,290 00	\$452,290 00 .

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$5,022.50	3,700 00
Cash in company's principal office, \$832.75; cash in bank, \$6,211.68	9,044 43
Interest due and accrued on stocks, not included in "market value"	4,988 34
Interest due and accrued on collateral loans	111 00
Gross premiums in due course of collection	97,334 07
Due from other companies for reinsurance on losses already paid	586 13
Aggregate amount of all the available assets of the company	\$584,355 21

LIABILITIES.

Amount of unpaid losses (of which \$5,148.13 are resisted)	\$63,873 05
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$118,883 28
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	7,941 87
Amount of reserve on all outstanding risks	126,835 15
Cash dividends declared, due or to become due	2,102 00
Due and accrued for salaries, rent, advertising, or agency expenses	2,000 00
Commissions and brokerage and all other demands against company	35,386 83
Aggregate liabilities (except capital stock)	\$230,197 08

Surplus as regards policy-holders	\$54,158 18
Capital stock	300,000 00
Surplus over capital	\$54,158 18

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$543,980 72
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	314,720 30
Net amount of cash actually received for premiums	\$229,260 42
Interest received on bonds and mortgages	961 34
Interest and dividends received on bonds and stocks, and from all other sources	22,052 00
Aggregate cash income	\$252,273 76

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$307,739 42
Deduct amount actually received for salvages	\$145 59 }
Reinsurance	41,508 08 }

Net amount paid on losses (of which \$46,386.33 belonged to prior years).....	\$266,089 85
Cash dividends actually paid.....	22,097 75
Paid or allowed during the year for commissions and brokerage.....	34,389 06
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	31,948 07
Paid state, national, and local taxes, in this and other states.....	8,221 45
All other payments.....	29,871 59
Aggregate cash expenditures.....	<u>\$392,617 77</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$99,154,176	\$870,128 02
Written during the year.....	54,580,488	559,937 98
Total.....	\$128,734,614	\$1,130,066 00
Deduct expirations.....	60,096,401	586,779 30
In force at the end of the year.....	\$68,638,213	\$673,286 70
Deduct amount reinsured.....	48,875,166	318,639 59
Net amount in force December 31, 1891.....	<u>\$20,263,047</u>	<u>\$254,647 11</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,195,297 15
Total amount of cash dividends declared since the company commenced business.....	2,909,500 00
Total amount of the company's stock owned by the directors at par value.....	66,625 00
Total amount loaned to officers and directors.....	1,000 00
Losses paid from organization to date.....	4,582,238 07
Dividends declared payable in stock from organization.....	<u>234,738 58</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,005,853 00
Premiums received.....	11,953 58
Losses paid.....	6,448 23
Total losses incurred during the year in the State of Michigan.....	<u>4,305 71</u>

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 135 AND 137 BROADWAY, NEW YORK.

(Incorporated July, 1850; commenced business August, 1850.)

PETER NOTMAN, *President*,GEORGE C. HOWE, *Secretary*.

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid.....\$500,000.

ASSETS.

Real estate		\$778,600 00
Loans on bond and mortgage of real estate (first liens)		28,950 00
Interest accrued on said mortgage loans		701 70
Value of lands mortgaged	\$28,750 00	
Buildings (insured for \$80,650)	80,650 00	
Total value of mortgaged premises	\$54,400 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.	
United States	\$80,000 00	\$35,050 00	
" "	565,000 00	661,050 00	
Jersey City	5,000 00	10,440 00	
" " tax	28,000 00	31,980 00	
" " improvement	3,000 00	3,600 00	
" " water loan	5,000 00	5,975 00	
Albany & Susquehanna R'y	30,000 00	39,000 00	
Lake Erie & Western R'y	50,000 00	54,500 00	
Chicago, Milwaukee & St. Paul R'y, So. Minn. Div.	50,000 00	53,500 00	
Frederick, Elkhorn & Missouri Valley R'y	40,000 00	49,300 00	
James River R'y	25,000 00	26,575 00	
New York Elevated Railway Company's	20,000 00	22,000 00	
Kings County Elevated Railway Company's	20,000 00	20,000 00	
Morris & Essex Railway Company's	21,000 00	25,600 00	
Chattanooga Ore & Iron Company's	25,000 00	26,250 00	
Kansas City water	10,000 00	10,000 00	
St. Paul (Minn.) Gaslight Company's	15,000 00	16,300 00	
Town of Lake (Ill.) Gas Company's	20,000 00	20,600 00	
New York, Chicago & St. Louis Railway	58,000 00	53,800 00	
Equitable Gaslight Company of Chicago	25,000 00	25,000 00	
Stocks—			
Long Island Railway Company's	50,000 00	48,250 00	
American Exchange National Bank	35,100 00	52,650 00	
Western National Bank	6,000 00	7,200 00	
Delaware & Hudson Canal Company's	11,000 00	13,580 00	
Totals (carried out at market value)	\$1,148,100 00	\$1,320,240 00	1,320,240 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$15,900.00	13,000 00
Cash in company's principal office, \$23,094.87; cash in bank, \$273,852.57 ..	296,947 44
Interest due and accrued on stocks, not included in "market value"	6,235 00
Interest due and accrued on collateral loans	96 39
Gross premiums in due course of collection	268,384 12
Rents due and accrued	5,948 82
Due from other companies for reinsurance on losses already paid, \$5,680.48; interest not otherwise entered, \$400.68	6,081 16

Aggregate	\$2,723,184 63
Deduct special deposits in other states	50,000 00
Total admitted assets	\$2,673,184 63

LIABILITIES.

Amount of unpaid losses (of which \$32,944.35 are resisted)	\$340,999 14
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$687,723 49
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	815,397 84
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	28,356 56
Amount of reserve on all outstanding risks	1,531,977 89
Cash dividends declared, due or to become due	366 00
Commissions and brokerage	28,236 29
Miscellaneous items and reserve for contingent emergencies	15,000 00
Aggregate	\$1,916,579 32
Deduct liabilities on special deposits	38,075 62
Net liabilities (except capital stock)	\$1,878,503 70

Surplus as regards policy-holders.....	\$795,680 98
Capital stock.....	500,000 00
Surplus over capital	<u>\$295,680 98</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$2,677,401 49	\$34,848 93
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	639,273 90	8,493 79
	<u>\$2,038,127 59</u>	<u>\$26,355 14</u>
Net amount of cash actually received for premiums	\$2,064,482 73	
Interest received on bonds and mortgages.....	2,713 00	
Interest and dividends received on bonds and stocks, and from all other sources.....	57,491 41	
Income from all other sources, viz.: rents.....	<u>17,313 87</u>	
Aggregate cash income.....	<u>\$2,142,001 01</u>	

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$1,455,818 22	\$19,968 04
Deduct amount actually received for salvages.....	271,494 71	5,010 57
	<u>\$1,184,323 51</u>	<u>\$14,947 47</u>
Net amount paid for losses.....	\$1,199,270 98	
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$50,000).....	49,940 00	
Paid for commissions or brokerage	372,721 35	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	141,280 00	
Paid for state, national, and local taxes, in this and other states	48,303 00	
All other payments, viz.: advertising, postage, stationery, traveling expenses, office rent, etc.; total.....	<u>205,143 22</u>	
Aggregate amount of actual expenditures during the year in cash ...	<u>\$2,016,658 55</u>	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$353,498,821 00	\$8,054,598 66	\$750,884	\$23,611 97
Written during the year	287,781,673 00	2,667,011 11	1,449,753	\$7,379 38
Total.....	\$641,275,494 00	\$5,721,609 77	\$2,200,637	\$80,991 35
Deduct expirations	266,115,734 00	2,467,600 83	698,650	24,932 35
In force December 31, 1891.....	\$375,159,780 00	\$3,254,008 94	\$1,501,967	\$36,056 00
Deduct amount reinsured	37,663,702 00	362,350 57	329,093	7,702 44
Net amount in force December 31, 1891.....	<u>\$337,496,078 00</u>	<u>\$2,891,658 37</u>	<u>\$1,172,894</u>	<u>\$28,356 56</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$31,124,016 32
Total amount of cash dividends declared since the company commenced business	2,184,000 00
Total amount of the company's stock owned by the directors at par value.....	191,400 00
Losses paid from organization to date	16,163,892 80
Losses incurred during the year, fire, marine and inland	1,818,964 30
Loaned to stockholders not officers	13,000 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	<u>250,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia-----	\$25,000 00	\$20,614 50
Virginia-----	25,000 00	17,461 12

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine, and inland risks taken	\$4,842,012 00
Premiums received	86,444 67
Losses paid	47,809 58
Total losses incurred during the year in the State of Michigan	41,829 54

NORTHWESTERN NATIONAL INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE, WIS.

(Incorporated February 20, 1869; commenced business, July 1, 1869.)

ALFRED JAMES, *President,* - - - - - - - **JOHN P. MCGREGOR, *Secretary.***

Attorney for Michigan, J. S. VERNOR, of Detroit.

CAPITAL.

Capital stock paid ----- **\$600,000.**

ASSETS.

Loans on bond and mortgage of real estate (first liens)-----	\$425,300 00
Interest due and accrued, on said mortgage loans-----	3,893 10
Value of lands mortgaged-----	\$977,575 00
Buildings (insured for \$299,560.00)-----	604,200 00
Total value of mortgaged premises-----	\$1,581,775 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		<i>Par value.</i>	<i>Market value.</i>	
United States registered		\$200,000 00	\$234,000 00	
C., M. & St. Paul Railway, 1st mortgage, Chicago Div.		100,000 00	120,410 00	
Prairie du Chien Div.		150,000 00	193,500 00	
Milwaukee, L. S. & W. Railway, 1st mortgage		50,000 00	61,000 00	
Milwaukee & Northern " " "		50,000 00	55,500 00	
Chicago & Northwestern " " "		50,000 00	64,500 00	
Milwaukee county " " "		60,000 00	61,200 00	
" city " " "		7,000 00	7,250 00	
" " " " "		110,000 00	112,200 00	
" " " " "		5,000 00	5,500 00	
Waukesha sewerage		30,000 00	31,800 00	
Totals (carried out at market value)		\$827,000 00	\$963,900 00	963,960 00

Cash in company's principal office, \$5,241.30; cash in bank, \$159,594.69	\$164,835 99
Interest accrued on bonds, not included in "market value"	3,266 67
Gross premiums in due course of collection	67,554 94
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	932 00
20 shares Central Map Co.'s stock	500 00

Aggregate amount of all the available assets of the company \$1,630,242 70

LIABILITIES.

Amount of unpaid losses	\$62,444 57
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$170,198 57
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	398,024 84
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	1,933 30
Amount of reserve on all outstanding risks	565,156 71
Commissions and brokerage	16,888 73
Due for reinsurance	1,317 74

Aggregate liabilities (except capital stock) \$645,507 75

Surplus as regards policy-holders	\$384,434 95
Capital stock	600,000 00
- Surplus over capital	<u>\$384,434 95</u>

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$694,413 51	\$11,596 16
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	36,845 67	2,367 96
	<u>\$657,567 84</u>	<u>\$8,228 20</u>
Net amount of cash actually received for premiums	\$615,796 04	
Interest received on bonds and mortgages	26,173 86	
Interest and dividends received on bonds and stocks, and from all other sources	44,430 16	
Aggregate cash income	<u>\$686,400 06</u>	

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$320,250 05	\$4,176 70
Deduct amount actually received for salvages	\$1,573 95	6,411 53
Reinsurance	4,837 58	
	<u>\$318,883 52</u>	<u>\$4,176 70</u>
Net amount paid on losses (of which \$33,862.99 belonged to prior years) ..	\$318,015 22	
Cash dividends actually paid	60,000 00	
Paid or allowed during the year for commissions and brokerage	113,812 22	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	67,093 54	
Paid state, national, and local taxes, in this and other states	15,159 62	
All other payments, viz.: postage, \$3,253.91; exchange, \$1,098.37; expense, \$41,108.94; Stationery and supplies, \$9,828.35; advertising, \$1,633.55; total	57,123 12	
Aggregate cash expenditures	<u>\$631,203 72</u>	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$87,666.839	\$1,080,227 92	\$145,888	\$12,478 81
Written during the year	65,161,186	696,621 72	60,724	5,729 16
Total.....	\$152,828,015	\$1,715,849 64	\$206,612	\$18,207 47
Deduct expirations.....	58,527,336	596,924 84	157,304	16,274 17
In force at the end of the year.....	\$84,300,679	\$1,118,925 80	\$49,306	\$1,933 30
Deduct amount reinsured	1,996,215	25,217 12		
Net amount in force December 31, 1891.....	\$82,404,464	\$1,093,708 18	\$49,306	\$1,933 30

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$9,460,487 26
Total amount of cash dividends declared since the company commenced business	981,000 00
Total amount of the company's stock owned by the directors at par value	\$18,900 00
Losses paid from organization to date.....	5,085,408 74
Dividends declared payable in stock from organization.....	174,000 00
Losses incurred during the year, fire, marine and inland.....	345,121 84

[BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken	\$3,571,282 09
Premiums received	40,154 05
Losses paid.....	15,009 29
Total losses incurred during the year in the State of Michigan	15,678 09

OAKLAND HOME INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, OAKLAND.

(Incorporated January 16, 1890; commenced business February 5, 1890.)

WM. P. JONES, *President*, JOSEPH S. EMERY, *Secretary*.

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Real estate.....	\$102,561 00
Loans on bond and mortgage of real estate (first liens)	138,436 76
Interest due \$1,905.36 and accrued, \$351.40 on said mortgage loans; total ..	2,256 76
Value of lands mortgaged	\$224,192 00
Buildings (insured for \$118,538).....	161,500 00
Total value of mortgaged premises	\$385,692 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Baker County, Oregon, School District No. 5.....	\$20,000 00	\$20,500 00	
Baker City, Oregon, Water.....	17,000 00	17,425 00	
City of Independence, Oregon.....	8,000 00	8,075 00	
Totals (carried out at market value).....	<u>\$40,000 00</u>	<u>\$41,000 00</u>	\$41,000 00
Cash in company's principal office, \$1,357.93; cash in bank, \$92,800.10			94,158 03
Interest due and accrued on stocks, not included in "market value".....			815 00
Gross premiums in due course of collection			153,389 15
Due from other companies for reinsurance on losses already paid			17,390 92
Aggregate.....			<u>\$550,007 62</u>
Deduct special deposits in other states.....			51,500 00
Total admitted assets.....			<u><u>\$498,507 62</u></u>

LIABILITIES.

Amount of unpaid losses (of which \$1,450 are resisted).....		\$45,006 17
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$158,287 41	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	<u>62,169 82</u>	
Amount of reserve on all outstanding risks.....		220,407 23
Cash dividends declared, due or to become due.....		1,181 25
Commissions and brokerage.....		10,250 00
Aggregate.....		<u>\$276,844 65</u>
Deduct liabilities on special deposits.....		10,471 25
Net liabilities (except capital stock).....		<u><u>\$266,373 40</u></u>
Surplus as regards policy-holders.....	\$232,134 22	
Capital stock.....	<u>200,000 00</u>	
Surplus over capital.....	<u><u>\$32,134 22</u></u>	

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$742,187 13	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	<u>286,204 81</u>	
Net amount of cash actually received for premiums		\$505,982 82
Interest received on bonds and mortgages		11,430 00
Interest and dividends received on bonds and stocks, and from all other sources.....		2,400 00
Income from all other sources, viz.: rents.....		5,067 05
Aggregate cash income		<u><u>\$524,829 87</u></u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$354,816 91	
Reinsurance	<u>70,089 56</u>	
Net amount paid on losses (of which \$32,500.66 belonged to prior years).....		\$283,777 35
Cash dividends actually paid		18,000 00
Paid or allowed during the year for commissions and brokerage.....		92,115 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		45,371 57

Paid state, national, and local taxes, in this and other states	\$4,133 57
All other payments, viz.: printing, stationery, advertising, sundry and traveling expenses and rent	56,400 63
Aggregate cash expenditures	<u>\$499,798 49</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$21,488,881 00	\$350,329 40	
Written during the year	45,933,951 18	759,483 85	
Total	\$67,422,832 08	\$1,109,765 25	
Deduct expirations	\$5,480,498 09	577,483 72	
In force at the end of the year	\$31,942,395 99	\$532,281 53	
Deduct amount reinsured	\$,171,845 69	109,017 30	
Net amount in force December 31, 1891	<u>\$28,770,550 30</u>	<u>\$423,264 23</u>	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,723,285 52
Total amount of cash dividends declared since the company commenced business	149,500 00
Total amount of the company's stock owned by the directors at par value	56,800 00
Losses paid from organization to date	1,321,487 79
Losses incurred during the year, fire	311,698 17
Loaned to stockholders not officers	<u>4,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$51,500 00	\$10,471 25

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,320,045 87
Premiums received	15,216 95
Losses paid	2,502 51
Total losses incurred during the year in the State of Michigan	<u>4,216 33</u>

OHIO INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON, OHIO.

(Incorporated February, 1865; commenced business, March, 1865.)

J. A. WALTERS, *President*, JOHN N. BELL, *Secretary*,

Attorney for Michigan, JAMES C. BURTON, of Detroit.

CAPITAL.

Capital stock paid \$150,000. |

ASSETS.

Real estate.....	\$25,200 00
Loans on bond and mortgage of real estate (first liens).....	104,277 00
Interest due, \$364, and accrued, \$2,037.51, on said mortgage loans; total.....	2,401 51
Value of lands mortgaged.....	\$299,000 00
Buildings.....	94,525 00
Total value of mortgaged premises.....	\$378,525 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
The Dayton Globe Iron Works Co.....	\$5,000 00	\$5,500 00	
Bucyrus, O., machine shop.....	15,000 00	15,750 00	
Ada, O., school.....	7,000 00	8,280 00	
Versailles school.....	4,500 00	5,400 00	
Union City, Ind., city.....	2,700 00	2,754 00	
Ada school.....	4,000 00	4,400 00	
STOCKS—			
Third National Bank.....	3,000 00	6,000 00	
Dayton National Bank.....	500 00	800 00	
Dayton Ice Manufacturing and Cold Storage Co.....	2,000 00	2,000 00	
Totals (carried out at market value).....	\$43,700 00	\$50,864 00	50,864 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$21,550.00.....	9,700 00
Cash in company's principal office, \$645.93; cash in bank, \$7,629.58.....	8,275 51
Interest due and accrued on stocks, not included in "market value".....	728 92
Interest due and accrued on collateral loans.....	295 32
Gross premiums in due course of collection.....	19,332 92
Bills receivable, <i>not matured</i> , taken for fire risks.....	552 79
Rents due and accrued.....	144 17
Due from other companies for reinsurance on losses already paid.....	789 87

Aggregate amount of all the available assets of the company..... \$222,562 01

LIABILITIES.

Amount of unpaid losses (of which \$1,000.00 are resisted).....	\$3,510 74
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$16,984 49
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	17,513 79
Amount of reserve on all outstanding risks.....	\$36,498 28
Return premiums: sundry insurance companies, \$140.41; taxes, \$1,126.82.....	1,267 23
Aggregate liabilities (except capital stock).....	<u>\$41,276 25</u>

Surplus as regards policy-holders.....	\$181,285 76
Capital stock.....	150,000 00
Surplus over capital.....	<u>\$31,285 76</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$76,686 56
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	11,957 81
Net amount of cash actually received for premiums.....	\$64,728 75
Interest received on bonds and mortgages.....	6,554 61
Interest and dividends received on bonds and stocks, and from all other sources.....	3,631 17
Income from all other sources, viz.: rents.....	951 69
Aggregate cash income.....	<u>\$75,866 22</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$37,611 46
Deduct amount actually received for salvages.....	2,212 06
Net amount paid on losses (of which \$3,015.46 belonged to prior years)....	\$35,399 40
Cash dividends actually paid.....	9,000 00
Paid or allowed during the year for commissions and brokerage.....	13,472 83
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	7,275 00
Paid state, national, and local taxes, in this and other states.....	3,507 90
All other payments, viz.: rent, supplies, printing, traveling, postage, etc..	6,741 27
Aggregate cash expenditures.....	\$75,396 40

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$2,871,808	\$70,067 49
Written during the year.....	6,564,258	79,786 84
Total.....	\$9,436,066	\$149,843 83
Deduct expirations.....	5,910,393	69,666 12
In force at the end of the year.....	\$3,525,673	\$80,177 71
Deduct amount reinsured.....	406,466	5,961 75
Net amount in force December 31, 1891.....	\$3,119,207	\$74,195 96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,747,838 00
Total amount of cash dividends declared since the company commenced business.....	204,280 00
Total amount of the company's stock owned by the directors at par value.....	\$2,280 00
Total amount loaned to officers and directors.....	8,586 00
Losses paid from organization to date.....	300,965 00
Dividends declared payable in stock from organization.....	86,000 00
Losses incurred during the year, fire.....	97,118 73
Loaned to stockholders not officers.....	3,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$647,472 00
Premiums received.....	11,814 86
Losses paid.....	6,366 39
Total losses incurred during the year in the State of Michigan.....	6,971 39

OHIO FARMERS' INSURANCE COMPANY.

OHIO.

HOME OFFICE, LEXINGTON, OHIO.

(Incorporated February 8, 1848; commenced business July 8, 1848.)

JAMES C. JOHNSON, *President*,O. S. WELLS, *Secretary*.

Attorney for Michigan, EDWARD A. HOUGH, of Jackson, Mich.

CAPITAL.

Cash assets treated as capital under act 36 of 1883.....\$200,000.

ASSETS.

Real estate	\$71,800 00
Loans on bond and mortgage of real estate (first liens)	919,490 99
Interest due and accrued on said mortgage loans	50,627 32

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Ashland, Ohio, town	\$10,000 00	\$10,048 00	
Ashland, Ohio, college	2,000 00	2,000 00	
Belle Center, Ohio, school	5,000 00	5,500 00	
Bucyrus, Ohio, street improvement	8,500 00	8,925 00	
Canton, Ohio, street improvement	10,862 52	10,927 52	
David City, water works	22,000 00	24,200 00	
Des Moines, street improvement	4,598 72	4,668 72	
Delta, Ohio, school	5,000 00	5,500 00	
Edison, Ohio, town hall	6,900 00	7,388 00	
Fosteria cemetery	2,000 00	2,000 00	
Findlay, Ohio, school	15,000 00	17,250 00	
Kenton, Ohio, school	4,000 00	4,200 00	
Leavenworth city	200 00	200 00	
McComb, school	10,000 00	10,500 00	
Medina, Ohio, village	1,500 00	1,500 00	
New Philadelphia, Ohio, city	11,000 00	11,000 00	
North Baltimore, Ohio, town	15,000 00	15,525 00	
Plattsmouth, water works	39,500 00	43,450 00	
Pemberville, town hall	5,000 00	5,200 00	
Summit County, Ohio, agricultural	6,000 00	6,000 00	
Westfield, township turnpike, Medina Co., Ohio	1,000 00	1,000 00	
Wadsworth, Ohio, village	3,000 00	3,090 00	
Totals (carried out at market value)	\$188,059 24	\$200,067 24	200,067 24

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$81,250.00	14,120 00
Cash in company's principal office, \$645.68; cash in bank, \$330,252.05	330,897 73
Interest due and accrued on stocks, not included in "market value"	4,476 48
Interest due and accrued on collateral loans	1,062 53
Gross premiums in due course of collection	180,454 38
Rents due and accrued	1,800 00

Aggregate amount of all the available assets of the company

\$1,774,796 67

LIABILITIES.

Amount of unpaid losses	\$15,738 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$68,319 71
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,387,179 75
Amount of reserve on all outstanding risks	1,403,499 46
Due and accrued for salaries, rent, advertising, or agency expenses	4,869 56
Aggregate liabilities (except capital stock)	\$1,424,107 02
Surplus as regards policy-holders	\$350,689 65
Capital stock	200,000 00
Surplus over capital	\$150,689 65

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks \$1,086,605 90
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	92,827 83
Net amount of cash actually received for premiums	\$973,868 07
Interest received on bonds and mortgages	66,411 76
Interest and dividends received on bonds and stocks, and from all other sources	11,592 65
Aggregate cash income	\$1,051,872 48

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$666,409 09
Net amount paid on losses (of which \$19,100.00 belonged to prior years).....	\$666,409 09
Paid or allowed during the year for commissions and brokerage.....	174,567 72
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	28,300 00
Paid state, national and local taxes in this and other states.....	30,000 00
General expenses.....	47,701 61
Aggregate cash expenditures.....	\$946,978 42

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$268,677.022	\$2,391,739 37
Written during the year.....		115,325,867	1,066,695 90
Total.....		\$379,002,889	\$3,458,435 27
Deduct expirations.....		90,795,114	845,719 76
In force at the end of the year.....		\$288,207,775	\$2,612,765 51
Deduct amount reinsured.....		195,310	2,653 37
Net amount in force December 31, 1891.....		\$228,012,465	\$2,610,112 14

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,254,147 48
Total amount loaned to officers and directors.....	25,000 00
Losses paid from organization to date.....	6,038,897 50
Losses incurred during the year, fire.....	682,310 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$15,938,055 00
Premiums received.....	146,139 32
Losses paid.....	82,428 84
Total losses incurred during the year in the State of Michigan.....	90,760 00

ORIENT INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, 5 HAYNES ST., HARTFORD.

(Incorporated June, 1867; commenced business January, 1872.)

CHAS. B. WHITING, *President*, - - - - - JAMES U. TAINTOR, *Secretary*.

Attorney for Michigan, PELTIER & BELANGER, of Detroit.

CAPITAL.

Capital stock paid.....\$1,000,000.

ASSETS.

Real estate.....	\$22,745 78
Loans on bond and mortgage of real estate (first liens).....	253,972 21
Interest due, \$5,481.92; and accrued, \$2,770.53 on said mortgage loans; total.....	8,252 45

Value of lands mortgaged (buildings insured for \$117,180)	\$627,315 00
Total value of mortgaged premises	<u>\$627,315 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.
American National Bank, Hartford	\$25,200 00	\$36,086 00
Aetna " " " "	12,200 00	15,250 00
Charter Oak " " " "	13,000 00	14,900 00
Farmers & Mechanics' National Bank, Hartford	10,000 00	11,200 00
Mercantile National Bank, Hartford	15,200 00	15,200 00
Phoenix " " " "	6,200 00	8,122 00
Exchange " " " "	9,300 00	13,455 00
City " " " "	11,900 00	12,490 00
First " " " "	7,100 00	7,810 00
Hartford " " " "	100,000 00	160,000 00
Connecticut Trust & Safe Deposit Co.	10,000 00	16,000 00
Thames National Bank, Norwich	20,000 00	20,200 00
First " " " "	8,000 00	8,400 00
Rockville " " Rockville	600 00	690 00
Metropolitan National Bank, New York	7,500 00	450 00
Mechanics' " " " "	7,550 00	15,100 00
Holland Trust Co., New York	5,000 00	10,000 00
National German American Bank, St. Paul, Minn. .	5,000 00	6,550 00
N. Y., N. H. & Hartford R. R. Co.	50,000 00	118,750 00
Naugatuck R. R. Co.	13,000 00	38,800 00
Housatonic R. R. Co.	10,000 00	5,000 00
N. Y. C. & H. R. R. R.	20,000 00	24,800 00
Union Pacific R. R.	5,600 00	2,350 00
Central Pacific R. R.	10,000 00	3,400 00
Cleveland & Pittsburgh R. R. Co.	20,000 00	31,000 00
C. B. & Q. R. R. Co.	20,000 00	22,000 00
Northwestern Telegraph Co.	10,000 00	10,200 00
BONDS—		
Georgia state	25,000 00	30,500 00
County of Coffey, Kan.	10,000 00	11,200 00
County of Lyon, Ia.	1,000 00	1,000 00
County of Dickinson, Kan.	10,000 00	11,000 00
County of Finney, Kan.	10,000 00	11,000 00
County of Kidder, Dak.	5,000 00	5,600 00
County of Wichita, Kan.	4,000 00	4,200 00
City of Indianapolis, Ind.	20,000 00	22,000 00
City of Evansville, Ind.	20,000 00	20,000 00
City of New Brunswick, N. J.	10,000 00	10,700 00
City of Council Bluffs, Ia.	5,000 00	5,650 00
City of Richmond, Va.	24,000 00	33,120 00
City of Norfolk, Va.	20,000 00	21,900 00
City of Sioux Falls, Dak.	13,000 00	14,580 00
City of Wichita Falls, Tex.	10,000 00	10,300 00
Town of Thomaston, Conn.	15,000 00	15,900 00
Town of Pawtucket, R. I.	25,000 00	28,000 00
Town of Merrill, Wis.	1,000 00	1,080 00
Medicine Lodge township, Barber Co., Kan.	5,000 00	5,500 00
Bethany township, Osborne Co., Kan.	4,000 00	4,400 00
Buckeye township, Ottawa Co., Kan.	2,950 00	3,398 25
Oswego township, Labette Co., Kan.	5,000 00	5,250 00
Precinct of Stanton, Neb.	8,000 00	8,900 00
Precinct of Beaver, Neb.	5,000 00	5,500 00
Vermont Valley R. R. Co.	25,000 00	28,750 00
Pittsburgh, Cleveland & Toledo R. R. Co.	10,000 00	11,400 00
Kansas Pacific R. R. Co.	10,000 00	10,900 00
C., C., Cincinnati & Indianapolis R. R. Co.	25,000 00	33,250 00
C., C., Cincinnati & Indianapolis	10,000 00	12,000 00
Morris & Essex (1st consolidated) "	10,000 00	13,900 00
Chicago, Mil. & St. P., I & D. Ext.	20,000 00	25,280 00
Dayton & Michigan "	25,000 00	27,250 00
Terre Haute & Logansport "	10,000 00	11,000 00
Chicago, Burlington & Northern "	1,500 00	1,545 00
Ohio & West Virginia "	3,000 00	3,510 00
Columbus & Toledo "	13,000 00	15,210 00
Cincinnati, Van Wert & Michigan "	10,000 00	9,500 00
East Tennessee, Virginia & Georgia "	15,000 00	15,000 00
Oxford & Clarksville "	10,000 00	10,900 00
Detroit, Lansing & Northern "	10,000 00	10,900 00
Louisville, Cincinnati & Lexington "	10,000 00	11,000 00
Clarksville & North Carolina "	10,000 00	10,900 00
Indiana & Lake Michigan "	20,000 00	20,800 00
Atchison, Topeka & Santa Fé "	10,000 00	8,550 00
Chicago, Burlington & Quincy "	1,100 00	1,186 00
Norfolk & Western "	10,000 00	10,600 00
New York & New England "	10,000 00	10,800 00
Valley "	20,000 00	21,000 00
Baltimore Belt "	20,000 00	21,000 00
Cincinnati, Dayton & Ironton "	10,000 00	10,000 00

Bonds—	Par value.	Market value.	
Atlantic Dock Company	\$9,000 00	\$9,900 00	
Mason & Tazewell district, Ill.	25,000 00	28,250 00	
Eastland and Grafton district, Ill.	6,000 00	6,300 00	
First Baptist Church, Nashville, Tenn.	12,500 00	13,500 00	
School district No. 4, Salamanca, N. Y.	6,000 00	6,420 00	
Kansas school	12,297 00	13,981 85	
"	12,000 00	13,200 00	
Nebraska "	16,987 50	18,554 25	
"	2,100 00	2,268 00	
Dakota "	3,500 00	4,200 00	
"	8,500 00	9,520 00	
Minn. "	8,500 00	9,180 00	
Wyoming Territory school	3,000 00	3,450 00	
Colorado "	8,000 00	8,960 00	
Texas "	10,000 00	10,500 00	
Southwestern Irrigation Co.	5,000 00	5,000 00	
Arizona Improvement Co.	5,000 00	5,000 00	
Atchison, Topeka & Santa Fe R. R. Co., incomes	10,000 00	6,600 00	
Totals (carried out at market value)	\$1,181,969 50	\$1,455,976 35	\$1,455,976 35

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$21,500	11,940 00
Cash in company's principal office, \$13,900.74; cash in bank, \$92,554.10	106,454 84
Interest due and accrued on stocks, not included in "market value"	17,299 57
Interest due and accrued on collateral loans	333 80
Gross premiums in due course of collection	200,951 18
Due from other companies for reinsurance on losses already paid	542 70
Aggregate	\$2,078,468 88
Deduct special deposits in other states	135,420 00
Total admitted assets	\$1,943,048 88

LIABILITIES.

Amount of unpaid losses (of which \$2,513.12 are resisted)	\$155,241 49
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$425,149 20
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	334,324 78
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	16,693 49
Amount of reserve on all outstanding risks	776,197 47
Aggregate	\$931,438 96
Deduct liabilities on special deposits	39,374 38
Net liabilities (except capital stock)	\$892,064 58
Surplus as regards policy-holders	\$1,050,984 30
Capital stock	1,000,000 00
Surplus over capital	\$50,984 30

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums	\$1,457,417 54	\$22,257 85	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	311,767 16	3,925 35	
	\$1,145,650 38	\$18,329 50	
Net amount of cash actually received for premiums			\$1,163,979 88
Interest received on bonds and mortgages			15,602 19
Interest and dividends received on bonds and stocks, and from all other sources			76,274 01
Income from all other sources, viz.: rents			592 33
Aggregate cash income			\$1,256,448 41

EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses		\$749,868 63	\$18,147 89
Deduct amount actually received for salvages	\$2,161 68 }	85,315 52	510 28
Reinsurance	88,664 12 }		
		<u>\$664,553 11</u>	<u>\$17,637 61</u>
Net amount paid on losses (of which \$89,196.39 belonged to prior years) ..			\$682,190 72
Cash dividends actually paid			60,000 00
Paid or allowed during the year for commissions and brokerage			239,398 62
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			57,547 16
Paid state, national, and local taxes, in this and other states			24,324 71
All other payments			85,998 60
Aggregate cash expenditures			<u>\$1,149,459 81</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$102,286,607	\$1,270,980 32	\$427,115	\$11,688 50
Written or renewed during the year	117,961,391	1,500,689 35	8,878,427	22,867 99
Total	\$220,247,998	\$2,771,669 67	\$4,305,542	\$34,556 49
Deduct expirations	92,263,059	1,223,839 79	8,726,121	17,863 00
In force at the end of the year	\$127,984,939	\$1,547,829 88	\$579,421	\$16,693 49
Deduct amount reinsured	9,128,480	85,915 79		
Net amount in force December 31, 1891	<u>\$118,856,449</u>	<u>\$1,461,914 09</u>	<u>\$579,421</u>	<u>\$16,693 49</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$9,918,043 39
Total amount of cash dividends declared since the company commenced business	925,000 00
Total amount of the company's stock owned by the directors at par value	109,600 00
Total amount loaned to officers and directors	26,360 00
Losses paid from organization to date	5,931,628 10
Dividends declared payable in stock from organization	100,000 00
Losses incurred during the year, fire, marine and inland	742,157 62
Loaned to stockholders not officers	<u>9,360 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$54,920 00	\$12,660 41
Georgia	30,500 00	18,821 08
Oregon	<u>50,000 00</u>	<u>7,892 94</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken	\$3,337,148 00
Premiums received	43,999 89
Losses paid	32,864 13
Total losses incurred during the year in the State of Michigan	<u>27,923 41</u>

PACIFIC FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 151 BROADWAY, NEW YORK CITY.

(Incorporated April 26, 1851; commenced business April 29, 1851.)

FRANK T. STINSON, *President*,GEORGE JEREMIAH, *Secretary*.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$195,900 00
Interest due, \$137.50 and accrued, \$1,528.62 on said mortgage loans; total..	1,666 12

Value of lands mortgaged.....	\$191,900 00
Buildings (insured for \$229,200).....	261,600 00
Total value of mortgaged premises.....	\$453,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States 6% registered.....	\$17,000 00	\$18,580 00	
" " 4% ".....	121,000 00	141,287 50	
New York City, 3% school.....	112,000 00	112,000 00	
" " 3% water.....	110,000 00	111,100 00	
" " 3% ".....	25,000 00	25,250 00	
Broadway and 7th Ave. R. R. Co., 1st mortgage.....	10,000 00	10,500 00	
Syracuse, Binghamton & N. Y. R. R. Co's, 1st mortgage....	5,000 00	6,437 50	
Stock—			
New York Central & Hudson River R. R. Co's.....	10,000 00	11,500 00	
Totals (carried out at market value).....	\$410,000 00	\$436,585 00	436,585 00

Cash in company's principal office, \$5,291.98; cash in bank, \$7,518.67.....	12,810 65
Interest due and accrued on stocks, not included in "market value".....	3,444 17
Gross premiums in due course of collection.....	38,453 15
Due from other companies for reinsurance on losses already paid.....	64 42

Aggregate amount of all the available assets of the company.....	\$688,923 51
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LIABILITIES.

Amount of unpaid losses (of which \$3,285 are resisted).....	\$30,636 65
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$97,196 56
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	38,324 87

Amount of reserve on all outstanding risks.....	185,521 43
Due and accrued for salaries, rent, advertising, or agency expenses.....	383 34
Due and to become for borrowed money.....	5,000 00
Commissions and brokerage.....	9,974 39
Return premiums, \$2,500; reinsurance premiums due, \$4,781.75.....	7,281 75

Aggregate liabilities (except capital stock).....	\$238,797 56
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Surplus as regards policy-holders.....	\$450,125 85
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$250,125 85</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$330,748 06	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	75,835 97	
Net amount of cash actually received for premiums.....		\$254,912 09
Interest received on bonds and mortgages.....		9,605 47
Interest and dividends received on bonds and stocks, and from all other sources.....		14,069 91
Income from all other sources, viz.: rents.....		300 00
Aggregate cash income.....		<u>\$278,887 47</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$214,398 38	
Deduct amount actually received for salvages.....	\$1,050 00 }	
Reinsurance.....	27,274 49 }	23,324 49
Net amount paid on losses (of which \$22,194.19 belonged to prior years).....		\$186,068 84
Cash dividends actually paid.....		22,000 00
Paid or allowed during the year for commissions and brokerage.....		55,446 04
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		18,561 95
Paid state, national, and local taxes, in this and other states.....		5,569 83
All other payments, viz.: rents, \$2,099.99; fire patrol, \$754.02; agency expenses and special agents' expenses, \$14,150.23; stationery, advertising, etc., \$2,814.55.....		19,818 80
Aggregate cash expenditures.....		<u>\$307,465 46</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$43,067,326	\$390,973 25
Written during the year.....		38,098,446	333,823 62
Total.....		\$81,165,772	\$724,796 87
Deduct expirations.....		37,887,816	315,285 46
In force at the end of the year.....		\$43,267,956	\$409,511 41
Deduct amount reinsured.....		4,587,693	44,638 74
Net amount in force December 31, 1891.....		<u>\$43,680,263</u>	<u>\$364,872 68</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,074,009 93
Total amount of cash dividends declared since the company commenced business.....	1,318,000 00
Total amount of the company's stock owned by the directors at par value.....	47,775 00
Losses paid from organization to date.....	3,121,996 17
Losses incurred during the year, fire.....	191,256 98

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$411,365 00
Losses paid.....	4,962 07
Total losses incurred during the year in the State of Michigan.....	1,774 15
	<u>1,321 10</u>

PROVIDENCE WASHINGTON INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, 20 MARKET SQUARE, PROVIDENCE.

(Incorporated 1799; commenced business 1799.)

J. H. DEWOLF, *President*, - - - - - E. L. WATSON, *Secretary*.

Attorney for Michigan, JAMES H. GARNSEY, of Detroit.

CAPITAL.

Capital stock paid..... \$400,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Boston & Providence R. R. Co.....	\$125,000 00	\$130,000 00
Baltimore & Ohio R. R. Co.....	25,000 00	27,250 00
Bath Gas Light Co.....	4,000 00	3,500 00
Rensselaer & Saratoga R. R. Co.....	12,000 00	17,640 00
Lehigh Valley R. R. Co.....	50,000 00	51,250 00
Morris & Essex R. R. Co.....	25,000 00	33,875 00
New York and New England R. R. Co.....	15,000 00	17,850 00
STOCKS—		
National Bank of Commerce, N. Y.....	25,000 00	46,500 00
National Park Bank, N. Y.....	10,000 00	61,000 00
New York Mutual Gas Light Co., New York.....	10,000 00	12,900 00
American National Bank, Providence.....	40,000 00	34,800 00
Blackstone Canal National Bank, Providence.....	40,000 00	36,800 00
Commercial National Bank, Providence.....	21,200 00	20,352 00
Lime Rock National Bank, Providence.....	15,000 00	10,500 00
Manufacturers' National Bank, Providence.....	32,000 00	44,000 00
Mechanics' National Bank, Providence.....	25,000 00	34,250 00
Mechanics' National Bank, Providence.....	20,000 00	22,400 00
National Bank of Commerce, Providence.....	25,000 00	28,000 00
National Bank of North America, Providence.....	25,000 00	24,500 00
National Eagle Bank.....	15,000 00	17,100 00
Weybosset National Bank.....	10,000 00	11,100 00
Union R. R. Co.....	6,700 00	12,395 00
Providence Gas Co.....	25,000 00	37,500 00
Bath Gas Light Co., Bath, Maine.....	2,000 00	500 00
Chicago & Alton R. R. Co.....	50,000 00	70,000 00
Chicago, Burlington & Quincy R. R. Co.....	20,000 00	21,850 00
Chicago & Northwestern R. R. Co.....	40,000 00	46,500 00
Chicago, Rock Island & Pacific R. R. Co.....	20,000 00	17,800 00
Illinois Central R. R. Co.....	50,000 00	54,500 00
What Cheer Corporation (Real Estate), Company's Office ..	200,000 00	200,000 00
Totals (carried out at market value).....	\$382,800 00	\$1,118,012 00

Cash in company's principal office, \$1,203.98; cash in bank, \$91,886.42 \$93,090 40
 Gross premiums in due course of collection 152,838 90
 Bills receivable, *not matured*, taken for fire, marine, or inland risks 70,365 99

Aggregate amount of all the available assets of the company \$1,432,307 29

LIABILITIES.

Amount of unpaid losses (of which \$5,236 are resisted)..... \$176,269 94

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy..... \$342,713 95
 Reinsurance reserve *pro rata* on fire risks running more than one year..... 309,558 80
 Reinsurance reserve at 100 per cent on all unexpired inland navigation risks..... 198,082 42

Amount of reserve on all outstanding risks.....	\$845,305 17
Aggregate liabilities (except capital stock)	<u>\$1,021,575 11</u>
Surplus as regards policy-holders	\$410,732 18
Capital stock.....	400,000 00
Surplus over capital.....	<u>\$10,732 18</u>

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$1,156,541 11	\$584,446 29
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	242,339 99	155,796 68
	<u>\$914,201 12</u>	<u>\$428,649 61</u>
Net amount of cash actually received for premiums.....	\$1,342,850 73	
Interest and dividends received on bonds and stocks, and from all other sources.....	48,865 35	
Aggregate cash income.....	<u>\$1,391,716 08</u>	

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$620,976 95	\$397,778 14
Deduct amount actually received for salvages.....	\$3,060 21	
Reinsurance	67,417 15	128,066 87
	<u>\$553,559 80</u>	<u>\$269,686 77</u>
Net amount paid on losses (of which \$184,474 belonged to prior years)...	\$823,246 57	
Cash dividends actually paid.....	24,000 00	
Paid or allowed during the year for commissions and brokerage.....	268,062 69	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	68,896 42	
Paid state, national, and local taxes, in this and other states.....	27,447 53	
All other payments	93,388 83	
Aggregate cash expenditures.....	<u>\$1,305,042 04</u>	

MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890.....	\$105,684,274	\$1,219,797 36	\$7,242,165	\$251,964 22
Written during the year.....	120,094,804	1,148,372 83	111,228,455	595,108 20
Total.....	\$225,779,078	\$2,368,170 19	\$118,470,620	\$847,073 02
Deduct expirations.....	86,747,878	958,446 23	107,758,766	554,060 01
In force at the end of the year.....	\$139,031,700	\$1,409,723 96	\$10,711,854	\$293,033 01
Deduct amount reinsured	18,769,871	146,471 78	4,066,290	100,000 59
Net amount in force December 31, 1891.....	<u>\$120,261,829</u>	<u>\$1,263,252 20</u>	<u>\$6,645,564</u>	<u>\$193,032 42</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$19,127,254 00
Total amount of cash dividends declared since the company commenced business.....	2,040,563 39
Total amount of the company's stock owned by the directors at par value.....	38,450 00
Losses paid from organization to date.....	11,114,673 78
Losses incurred during the year, fire, marine and inland.....	<u>879,759 72</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	Fire risks.
Fire, marine and inland risks taken	\$1,243,953 00
Premiums received	16,423 00
Losses paid	10,201 01
Total losses incurred during the year in the State of Michigan.....	<u>11,675 47</u>

PHENIX INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 64 PEARL STREET, HARTFORD, CONN.

(Incorporated May, 1854; commenced business, June, 1854.)

D. W. C. SKILTON, *President*, GEO. H. BURDICK, *Secretary*.

Attorney for Michigan, FRANCOIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid \$2,000,000.

ASSETS.

Real estate	\$303,296 07
Loans on bonds and mortgages of real estate (first liens)	545,634 48
Interest due \$42,814 and accrued, \$12,929.70, on said mortgage loans; total	55,743 70
Value of lands mortgaged, exclusive of buildings	\$913,200 00
Buildings (insured for \$123,825.00)	221,015 00
Total value of mortgaged premises	\$1,184,215 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—

Par value. Market value.

Aetna National Bank, Hartford	\$30,000 00	\$37,500 00
American National Bank, Hartford	50,000 00	71,500 00
Atlantic Trust Co., New York	5,000 00	22,500 00
Central Trust Co., New York	15,000 00	180,000 00
Charter Oak National Bank, Hartford	16,200 00	17,820 00
City Bank, Hartford	16,000 00	16,800 00
Connecticut River Bank, Hartford	5,000 00	5,100 00
Farmers and Mechanics' National Bank, Hartford	30,000 00	33,600 00
First National Bank, Wallingford	17,500 00	19,250 00
Franklin Trust Co., New York	40,000 00	96,000 00
Hartford National Bank, Hartford	108,000 00	164,800 00
Hartford Trust Co., Hartford	40,000 00	52,000 00
Home National Bank, Meriden	10,000 00	12,800 00
Imperial Bank, Toronto, Ont.	10,000 00	18,100 00
Metropolitan National Bank, Cincinnati	12,250 00	500 00
Merchants' Exchange National Bank, New York	5,400 00	6,804 00
Mercantile National Bank, Hartford	80,000 00	80,000 00
National Shoe and Leather Bank, New York	10,000 00	16,000 00
National Exchange Bank, Hartford	17,000 00	24,450 00
National German American Bank, St. Paul	25,000 00	32,750 00
New Britain National, New Britain	20,000 00	32,000 00
Phoenix National Bank, Hartford	75,000 00	98,250 00
State Bank, Hartford	20,000 00	20,600 00
Waterbury National Bank, Waterbury	22,000 00	44,000 00
Avon, Genesee & Mt. Morris Railroad Co.	30,000 00	31,200 00
Chicago, Burlington & Quincy Railroad Co.	50,000 00	55,000 00
Chicago, Rock Island & Pacific Railroad Co.	110,000 00	99,000 00
Chicago & Alton Railroad Co. (common)	25,000 00	35,000 00
Cleveland & Pittsburgh Railroad Co.	25,000 00	38,750 00
Fort Wayne & Jackson Railroad Co. (preferred)	50,000 00	53,000 00
Hartford & Conn. Western Railroad Co.	12,000 00	3,380 00
Illinois Central Railroad Co.	100,000 00	109,500 00
Morris & Essex Railroad Co.	50,000 00	76,500 00
N. Y., N. H. & H. Railroad Co.	150,000 00	340,500 00
New York & Harlem Railroad Co.	12,500 00	83,750 00
New York Central & Hudson River Railroad Co.	50,000 00	59,500 00
Peoria & Bureau Valley Railroad Co.	50,000 00	55,000 00
Pittsburg, McKeesport & Y. Railroad Co.	25,000 00	31,000 00

Stocks—	Par value.	Market value.
Rensselaer & Saratoga Railroad Co.	\$50,000 00	\$37,000 00
Holyoke Water Power Company	66,000 00	198,000 00
Northwestern Telegraph Company	80,000 00	81,600 00
Atlantic Mutual Ins. Co., scrip	74,880 00	78,414 00
Bonds—		
Georgia State, registered	25,000 00	30,500 00
Atlantic Dock Company	75,000 00	82,500 00
Ashland, Oregon, water	50,000 00	54,500 00
Brantford, Canada, city	25,000 00	28,000 00
Guelph, " (B. C.)	24,000 00	27,980 00
Victoria, " (B. C.)	20,000 00	22,400 00
Columbus, O., improvement	23,000 00	24,150 00
Fostoria, O., water	25,000 00	25,500 00
Hannibal School, Mo.	39,000 00	40,950 00
Leavenworth City and Ft. Leavenworth, water	25,000 00	27,500 00
Council Bluffs, Iowa, improvement	5,500 00	5,830 00
Northwestern Telegraph Co.	15,000 00	17,850 00
Naumkeag Street Railway Co.	25,000 00	25,625 00
St. Paul board of education certificates	40,000 00	41,200 00
Superior, Wis., improvement	25,000 00	25,750 00
Urbana, O., gas	25,000 00	27,250 00
Canadian Pacific 1st mtg. land grant Railroad	44,000 00	48,400 00
Cedar Rapids, Iowa Falls & N. W. Railway (guaranteed)	50,000 00	52,500 00
Chicago & North Western Railway, sinking fund	50,000 00	57,000 00
Chicago & Western Indiana Railroad	74,000 00	84,980 00
Chicago & Western Indiana, general mortgage	50,000 00	57,500 00
Columbus & Western Railroad, 1st mortgage (gtd.)	100,000 00	110,000 00
Chicago, Burlington & Quincy convertible Railroad	5,000 00	5,700 00
Erie Railway, 1st mortgage consols	50,000 00	68,000 00
Louisville, St. Louis & Texas (guaranteed)	25,000 00	21,750 00
Minneapolis Union Railway Co. (guaranteed)	50,000 00	57,000 00
New York, Lackawanna & Western Railroad (gtd.)	50,000 00	64,000 00
New York & New England Railroad	57,000 00	70,680 00
Pittsburgh, Cleveland & Toledo Railroad (gtd.)	50,000 00	55,500 00
Terre Haute & Logansport Railroad (ext'n gtd.)	50,000 00	55,000 00
Texas & New Orleans, 1st mortgage	54,000 00	62,640 00
Totals (carried out at market value)	\$3,910,080 00	\$3,980,793 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$289,905.00	118,322 50
Cash in company's principal office, \$21,897.07; cash in bank, \$260,936.06	282,833 15
Interest due and accrued on collateral loans and bank deposits	3,037 17
Net premiums in due course of collection not more than three months due	385,546 78
Rents due and accrued	1,179 94
Aggregate amount of all the available assets of the company	\$5,676,386 79
Deduct special deposits, market value	211,160 00
Total admitted assets	\$5,465,226 79

LIABILITIES.

Amount of unpaid losses (of which \$18,850.00 are resisted)	\$391,242 30
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$825,050 24
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,125,638 14
Amount of reserve on all outstanding risks	1,950,683 68
Aggregate	\$2,341,925 98
Deduct liabilities on special deposits	137,913 81
Net liabilities (except capital stock)	\$2,204,012 17
Surplus as regards policy-holders	\$3,261,214 62
Capital stock	2,000,000 00
Surplus over capital	\$1,261,214 62

INCOME DURING THE YEAR.

	<i>On fire and tornado risks.</i>
Gross amount of cash received for premiums	\$3,233,872 06
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	325,961 78
Net amount of cash actually received for premiums	\$2,907,910 27
Interest received on bonds and mortgages	28,133 29
Interest and dividends received on bonds and stocks, and from all other sources	205,018 13
Income from all other sources, viz.: rents	6,777 79
Aggregate cash income	<u>\$3,147,839 48</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire and tornado risks.</i>
Gross amount actually paid for losses	\$1,881,790 27
Deduct amount actually received for salvages	\$954 27 }
Reinsurance	10,092 17 }
	11,046 44
Net amount paid on losses	\$1,870,743 83
Cash dividends actually paid	280,000 00
Paid or allowed during the year for commissions and brokerage	497,338 80
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes	129,198 87
Paid state, national, and local taxes, in this and other states	57,043 56
All other payments, viz.: general expenses	300,911 85
Aggregate cash expenditures	<u>\$3,135,236 91</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$313,268,152	\$3,548,405 00
Written during the year	315,032,353	3,238,872 06
Total	\$628,300,405	\$6,787,277 06
Deduct expirations	279,960,027	2,976,931 52
In force at the end of the year	\$348,340,378	\$3,805,345 53
Deduct amount reinsured		
Net amount in force December 31, 1891	<u>\$348,340,378</u>	<u>\$3,805,345 53</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$48,652,782 57	
Total amount of cash dividends declared since the company commenced business	5,565,000 00	
Total amount of the company's stock owned by the directors at par value	145,100 00	
Total amount loaned to officers and directors	80,000 00	
Losses paid from organization to date	29,027,788 02	
Losses incurred during the year, fire and tornado	1,981 00	
Loaned to stockholders not officers	86,070 00	
Amount deposited in various states and countries, which, under the law thereof, is held <i>exclusively</i> for the protection of the policy-holders therein:		
<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$54,500 00	\$37,835 15
Georgia	30,500 00	30,666 52
Canada	126,160 00	69,392 14
Total	<u>\$211,160 00</u>	<u>\$187,913 81</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$7,677,104 00
Premiums received	101,785 27
Losses paid	66,523 54
Total losses incurred during the year in the State of Michigan	<u>70,144 32</u>

PHENIX INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 16 COURT STREET, BROOKLYN.

(Incorporated September 19, 1853; commenced business September 10, 1853.)

GEORGE P. SHELDON, *President*,CHARLES C. LITTLE, *Secretary*.

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid \$1,000,000.

ASSETS.

Real estate	\$1,723,701 95
Loans on bond and mortgage of real estate (first liens)	167,675 00
Interest due and accrued on said mortgage loans	2,732 87
Value of lands mortgaged	\$131,250 00
Buildings (insured for \$163,300)	199,500 00
Total value of mortgaged premises	\$330,750 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value
U. S. registered	\$175,000 00	\$206,500 00
" currency	40,000 00	46,430 00
New York City consolidated stock, dock	200,000 00	220,000 00
" " " school house	113,700 00	121,639 00
" " " Harlem river bridge	148,300 00	160,164 00
Nassau Gas Light Co., Brooklyn, certificates	17,000 00	17,000 00
People's Gas Light Co., Brooklyn	10,000 00	10,100 00
Equitable Gas Light Co., New York	10,000 00	10,700 00
" " " certificates	50,000 00	50,000 00
Ohio Southern R. R. Co.	25,000 00	27,125 00
New York Elevated R. R. Co.	25,000 00	28,250 00
Smithtown & Port Jefferson R. R. Co.	10,000 00	10,700 00
Broadway & Seventh Avenue R. R. Co.	15,000 00	15,600 00
New York, Brooklyn & Manhattan Beach R. R. Co.	30,000 00	30,900 00
Philadelphia & Reading R. R. Co.	50,000 00	48,000 00
Kings County Elevated Railway Co.	50,000 00	50,000 00
Pacific R. R. Co., of Missouri	100,000 00	98,500 00
Knoxville & Ohio R. R. Co.	25,000 00	27,000 00
Toledo & Ohio Central R. R. Co.	25,000 00	26,000 00
Chesapeake & Ohio Railway Co.	25,000 00	25,750 00
Michigan Central R. R. Co.	25,000 00	25,000 00
Atchison, Topeka & Santa Fé R. R. Co., guarantee fund, notes	50,000 00	50,000 00
Louisville, St. Louis & Texas Railway Co.	25,000 00	22,500 00
Louisville & Nashville R. R. Co.	25,000 00	25,250 00
Chicago, Milwaukee & St. Paul Railway Co.	13,000 00	13,000 00
Milwaukee & Northern R. R. Co.	25,000 00	25,000 00
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co.	37,000 00	41,070 00
Missoula county, M. T.	12,000 00	13,200 00
U. S. Illuminating Co.	25,000 00	25,500 00
Lake Gas Co., of Chicago	50,000 00	51,000 00
Lehigh & Wilkes Barre Coal Co.	25,000 00	27,500 00
Brooklyn City R. R. Co.	10,000 00	10,550 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00
STOCKS—		
Brooklyn City R. R. Co., Brooklyn	5,500 00	9,350 00
Central Park, N. & E. R. R. Co., New York	20,000 00	24,000 00
Dry Dock, East Broadway & Battery R. R. Co.	5,000 00	6,300 00
New York & Harlem R. R. Co.	25,000 00	67,500 00
Metropolitan National Bank, New York	18,500 00	1,430 00
American Exchange Bank, New York	30,000 00	45,600 00
National Shoe & Leather Bank, New York	5,000 00	7,750 00
St. Nicholas Bank, New York	30,000 00	37,500 00
National Bank of the Republic, New York	28,600 00	51,430 00

STOCKS—

	<i>Par value.</i>	<i>Market value.</i>	
National Bank of Commerce, New York	\$8,700 00	\$16,812 50	
Fourth National Bank, New York	20,000 00	34,400 00	
Mercantile National Bank, New York	10,000 00	22,500 00	
National Park Bank, New York	20,000 00	62,000 00	
Chatbam National Bank, New York	8,075 00	33,915 00	
Commercial Bank, Brooklyn	4,800 00	7,880 00	
Mechanics' Bank, Brooklyn	20,400 00	55,080 00	
National City Bank, Brooklyn	6,400 00	28,160 00	
National Bank of Illinois, Chicago	8,000 00	21,600 00	
Totals (carried out at market value)	\$1,742,675 00	\$2,094,255 50	\$2,094,255 50

Cash in company's principal office, \$589.64; cash in bank, \$546,567.24	547,156 88
Interest due and accrued on stocks, not included in "market value"	7,849 14
Gross premiums in due course of collection	892,321 37
Rents due and accrued	3,777 17

Aggregate	\$5,439,469 88
Deduct special deposits in other states	175,000 00
Total admitted assets	\$5,264,469 88

LIABILITIES.

Amount of unpaid losses (of which \$35,074.14 are resisted)	\$280,251 67
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,187,201 11
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	2,205,972 90

Amount of reserve on all outstanding risks	3,392,273 91
Due and accrued for salaries, rent, advertising, or agency expenses	1,724 19
Commissions and brokerage	168,134 85
Return premiums, \$34,689.85; reinsurance, \$1,674.22	86,364 07

Aggregate	\$3,928,748 69
Deduct liabilities on special deposits	132,247 79
Net liabilities (except capital stock)	\$3,796,500 90

Surplus as regards policy-holders	\$1,467,968 98
Capital stock	1,000,000 00
Surplus over capital	\$467,968 98

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$4,271,740 52	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	629,260 71	
Net amount of cash actually received for premiums	\$3,642,479 81	
Interest received on bonds and mortgages	8,467 53	
Interest and dividends received on bonds and stocks, and from all other sources	92,260 62	
Income from all other sources, viz.: rents	94,857 96	
Aggregate cash income	\$3,838,065 92	

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$2,358,525 20	
Deduct amount actually received for salvages	\$3,556 39 }	
Reinsurance	67,543 07 }	71,104 46
Net amount paid on losses (of which \$158,134 belonged to prior years)	\$2,287,420 74	
Cash dividends actually paid	100,000 00	

Paid or allowed during the year for commissions and brokerage.....	\$778,039 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	294,087 22
Paid state, national, and local taxes, in this and other states.....	64,701 82
All other payments, viz.: rents, postage, telegrams, stationery, advertising, legal and other expenses.....	346,619 77
Aggregate cash expenditures.....	<u>\$3,870,869 25</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$515,657.601	\$6,681,636 67
Written during the year.....	385,696,978	4,405,200 88
Total.....	\$901,354,579	\$11,086,837 05
Deduct expirations.....	353,900,060	4,155,906 14
In force at the end of the year.....	\$547,454,519	\$6,931,590 91
Deduct amount reinsured.....	12,646,061	132,718 08
Net amount in force December 31, 1891.....	<u>\$534,808,458</u>	<u>\$6,798,872 88</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$80,242,150 95
Total amount of cash dividends declared since the company commenced business.....	3,174,000 00
Total amount of the company's stock owned by the directors at par value.....	205,850 00
Losses paid from organization to date.....	41,920,753 53
Losses incurred during the year, fire.....	<u>2,394,112 81</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Names of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$26,431 80
Georgia.....	25,000 00	39,339 90
Canada.....	100,000 00	66,476 09

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$6,021,920 00
Premiums received.....	90,401 13
Losses paid.....	41,380 74
Total losses incurred during the year in the State of Michigan.....	<u>39,962 89</u>

PEOPLE'S FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE, PEMBROKE BUILDING, MANCHESTER, N. H.

(Incorporated August, 1885; commenced business November 17, 1885.)

J. C. MOON, *President*.

S. B. STEARNS, *Secretary*.

Attorney for Michigan, A. A. PARKER, of Detroit.

CAPITAL.

Capital stock paid.....\$350,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$260,682 60
Interest due and accrued on said mortgage loans.....	4,137 75
Value of lands mortgaged.....	\$301,874 00
Buildings (insured for \$155,060).....	281,808 00
Total value of mortgaged premises.....	\$532,910 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States government.....	\$65,000 00	\$77,025 00	
Hillsborough county, N. H.....	2,500 00	2,750 00	
City of Manchester, N. H.....	1,500 00	1,750 00	
City of Portsmouth, N. H.....	5,000 00	5,625 00	
Chichester, N. H.....	10,000 00	10,500 00	
Wanhouse county, Kansas.....	1,500 00	1,590 00	
State of Illinois (drainage).....	5,000 00	6,000 00	
James River Valley R. R.....	7,000 00	8,000 00	
New Hampshire Trust Co., Manchester, N. H., debenture.....	10,800 00	11,500 00	
Security Mortgage and Trust Co., Casselton, Dak.....	25,000 00	25,000 00	
Kansas Investment Co., Topeka, Kansas.....	5,000 00	5,000 00	
Security Trust Co., Nashua, N. H.....	12,900 00	12,900 00	
St. Cloud, Minn., Gas & Electric Co.....	23,000 00	23,900 00	
New England Loan & Trust Co., Boston, Mass., debenture.....	3,000 00	3,800 00	
Nashua Trust Co., Nashua, N. H.....	5,000 00	5,000 00	
Manchester, N. H., Electric Light Co.....	5,000 00	5,000 00	
City of Rapid City, Dakota.....	10,000 00	11,000 00	
Cleveland, Chagrin Falls & Northern R. R. trust (guaranteed by Cleveland & Canton Railroad).....	1,000 00	1,100 00	
Globe Investment Co., Boston, Mass., debenture.....	20,000 00	20,000 00	
Jaffrey, N. H.....	1,900 00	1,900 00	
STOCKS—	2,500 00	2,500 00	
Granite State Trust Co., Manchester, N. H.....	5,000 00	5,500 00	
Security Trust Co., Nashua, N. H.....	9,000 00	9,900 00	
First National Bank, Marion, Kansas.....	8,800 00	10,120 00	
Winchester, N. H., Bank.....	1,000 00	1,200 00	
Woodville, N. H., Guarantee Savings Bank.....	1,000 00	1,000 00	
Union Trust Co., Sioux City, Iowa.....	6,000 00	7,300 00	
Lake Village and Laconia, N. H., water works.....	2,250 00	2,500 00	
Totals (carried out at market value).....	\$254,850 00	\$277,860 00	277,860 00
Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$71,712.00.....			52,000 00
Deposited with various trust companies.....			61,500 00
Cash in company's principal office, \$9,089.60; cash in bank, \$49,808.70.....			58,898 30
Interest due and accrued on stocks, not included in "market value".....			5,024 90
Interest due and accrued on collateral loans and other securities.....			2,261 91
Gross premiums in due course of collection.....			102,005 65
Aggregate amount of all the available assets of the company.....			\$824,371 11

LIABILITIES.

Amount of unpaid losses (of which \$2,300 are resisted).....	\$36,783 12
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$185,405 11
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	150,801 98
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	22,144 50
Amount of reserve on all outstanding risks.....	358,151 59
Commissions and brokerage.....	15,200 00
Return premiums, \$3,100; advertising and taxes, \$601; reinsurance, \$1,500.....	5,201 00
Aggregate liabilities (except capital stock).....	\$415,335 71
Surplus as regards policy-holders.....	\$409,085 40
Capital stock.....	350,000 00
Surplus over capital.....	\$59,085 40

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$706,777 75	\$26,728 96
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	143,549 94	1,525 07
	<u>\$562,227 81</u>	<u>\$25,203 89</u>
Net amount of cash actually received for premiums.....		\$587,431 70
Interest received on bonds and mortgages.....		17,877 31
Interest and dividends received on bonds and stocks, and from all other sources.....		21,172 91
Aggregate cash income.....		<u>\$626,481 92</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$361,478 11	\$25,055 66
Deduct amount actually received for salvages.....	24,605 10	
	<u>\$336,873 01</u>	<u>\$25,055 66</u>
Net amount paid on losses (of which \$35,734.11 belonged to prior years)...		\$361,928 67
Cash dividends actually paid.....		21,000 00
Paid or allowed during the year for commissions and brokerage.....		117,682 25
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....		24,440 97
Paid state, national, and local taxes, in this and other states.....		9,126 59
All other payments, viz.: expense, \$32,262.59; advertising, \$892.59; printing and stationery, \$3,103.62; furniture and fixtures, \$3,608.89; total...		39,867 69
Aggregate cash expenditures.....		<u>\$574,046 17</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$41,370,157	\$542,813 13	\$814,350	\$24,091 73
Written during the year.....	52,324,966	718,680 06	985,762	26,161 47
Total.....	\$93,695,123	\$1,260,993 18	\$1,750,112	\$50,253 20
Deduct expirations.....	33,817,436	562,700 45	966,916	28,108 79
In force at the end of the year.....	\$59,877,688	\$698,292 73	\$783,196	\$22,144 50
Deduct amount reinsured.....	5,217,577	52,938 66		
Net amount in force December 31, 1891.....	<u>\$54,660,111</u>	<u>\$645,359 08</u>	<u>\$783,196</u>	<u>\$22,144 50</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,041,243 00
Total amount of cash dividends declared since the company commenced business.....	61,500 00
Total amount of the company's stock owned by the directors at par value.....	104,600 00
Losses paid from organization to date.....	1,399,384 00
Dividends declared payable in stock from organization.....	862,977 88

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$1,432,553 00
Premiums received.....	15,224 23
Losses paid.....	9,111 54
Total losses incurred during the year in the State of Michigan.....	<u>7,576 61</u>

PENNSYLVANIA FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 510 WALNUT ST., PHILADELPHIA.

(Incorporated March, 1825; commenced business April, 1825.)

R. DALE BENSON, *President,*

W. GARDNER CROWELL, *Secretary.*

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

CAPITAL.

Capital stock paid\$400,000.

ASSETS.

Real estate	\$134,500	00
Loans on bond and mortgage of real estate (first liens)	437,020	00
Interest due and accrued on said mortgage loans	5,030	09
Total value of mortgaged premises; buildings (insured for \$270,900)	\$1,556,800	00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

Par value. Market value.

United States loan	\$45,000 00	\$53,100 00
Philadelphia city	44,000 00	50,180 00
Philadelphia, Wilmington & Baltimore R. R. trust certificate	100,000 00	99,000 00
" " " "	10,000 00	10,100 00
" " " "	15,000 00	15,000 00
Philadelphia & Erie Railroad, general mortgage	75,000 00	84,750 00
Pennsylvania Railroad, consolidated	71,000 00	80,280 00
" " " " mortgage	28,000 00	34,180 00
United Companies of New Jersey, consol. mortgage	60,000 00	63,000 00
Easton & Amboy Railroad Co., consolidated	50,000 00	55,000 00
Philadelphia & Reading Railroad Co., consolidated	20,000 00	25,800 00
" " " "	17,500 00	21,525 00
" " " "	50,000 00	43,000 00
" " " "	6,000 00	2,840 00
" " " " Car Trust G. & W.	50,000 00	50,000 00
" " " " Coal and Iron Co.	20,000 00	20,700 00
" " " " Railroad Terminal Co.	50,000 00	52,000 00
Lehigh Valley Railroad Co.	33,000 00	36,980 00
" " " "	50,000 00	63,500 00
" " " "	50,000 00	50,500 00
Elmira & Williamsport Railroad Co.	25,000 00	30,000 00
West Jersey Railroad Co.	10,000 00	12,000 00
Pennsylvania & New York Canal & Railroad Co.	24,000 00	29,040 00
" " " "	25,000 00	25,000 00
" " " "	25,000 00	27,500 00
Western Pennsylvania Railroad Co.	4,000 00	4,120 00
Chicago & Western Indiana Railroad Co.	23,000 00	25,300 00
" " " "	20,000 00	22,000 00
The Jacksonville, Louisville & St. Louis Railroad Co.	32,000 00	27,200 00
Shamokin, Sunbury & Lewisburg Railroad Co.	20,000 00	20,600 00
Corning, Cowanesque & Antrim Railroad Co.	24,000 00	25,200 00
Terre Haute & Logansport Railroad Co.	50,000 00	50,000 00
New York & Long Branch Railroad	25,000 00	26,750 00
Northern Pacific Railroad Co.	40,000 00	47,200 00
St. Paul & Northern Pacific Railroad Co.	30,000 00	35,400 00
Lehigh Valley Coal Co.	25,000 00	25,000 00
Pittsburgh, McKeesport & Younglopheny Railroad Co.	20,000 00	22,000 00
Pittsburgh, Youngstown & Ashtabula	25,000 00	25,000 00
C. C. C. & Indianapolis Railroad Co.	80,000 00	85,400 00
Buffalo Run, Bellefonte & Bald Eagle Railroad Co.	20,000 00	14,000 00
Grand Rapids & Indiana Railroad Co.	21,000 00	17,850 00
New York, Lake Erie & Western Railroad Co.	28,000 00	25,300 00
Railroad aid bonds, Kiowa county, Kansas	25,000 00	24,500 00
Oregon & Pacific Railroad Co.	20,000 00	6,000 00

BONDS—	<i>Par value.</i>	<i>Market value.</i>
Dixon Water Co.....	\$7,000 00	\$8,300 00
Knoxville Water Co.....	15,000 00	15,000 00
American Steamship Co. of Philadelphia.....	15,000 00	15,900 00
Lehigh Coal & Navigation Co.....	20,000 00	22,000 00
Cheesapeake & Delaware Canal Co.....	10,000 00	5,600 00
Delaware Division Canal Co.....	25,000 00	25,000 00
The Pennsylvania Co.....	2,000 00	2,140 00
Car Trust of New York, No. 2.....	14,000 00	12,600 00
Huntingdon and Broad Top Car Trust fund.....	30,000 00	30,000 00
" " " "	10,000 00	10,000 00
Huntington county, Indiana, gravel road.....	27,000 00	27,000 00
Harrisburg city.....	15,000 00	18,740 00
St. Louis city.....	25,000 00	28,500 00
Cincinnati city.....	32,000 00	47,880 00
" " " "	10,000 00	12,400 00
" " " "	5,000 00	5,300 00
City of Springfield, Ill., funding.....	35,000 00	35,000 00
" " " "	10,000 00	10,800 00
" Topeka, Kansas, internal improvement.....	22,800 00	22,600 00
Kansas City, Kansas, " " " ".....	24,000 00	24,000 00
Newark city.....	20,000 00	21,000 00
Wabash Railroad Co., 2d mortgage.....	32,000 00	26,560 00
Pittsburg Junction Terminal Co.....	25,000 00	25,000 00
Newburgh & New York Railroad Co.....	15,000 00	15,750 00
Northern Central Railroad Co.....	33,000 00	38,280 00
Baltimore & Ohio Equipment Association.....	48,000 00	43,000 00
" " " Railroad Co.....	50,000 00	55,000 00
" Belt Railroad Co., 1st mortgage.....	50,000 00	50,000 00
West Knoxville General Improvement Co.....	20,000 00	22,000 00
Atlantic City Railroad Co., mortgage.....	30,000 00	39,900 00
Camden Horse Railroad Co., 1st mortgage.....	25,000 00	25,000 00
Philadelphia National Bank stock.....	20,000 00	48,000 00
Totals (carried out at market value).....	\$2,156,100 00	\$2,291,805 00
		\$2,291,305 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$643,050.50	507,100	00
Cash in company's principal office, \$1,806.60; cash in bank, \$82,871.17	84,677	77
Interest due and accrued on collateral loans	2,204	39
Gross premiums in due course of collection	164,153	12
Aggregate	\$3,625,990	37
Deduct special deposits in other states	53,100	00
Total admitted assets	\$3,572,890	37

LIABILITIES.

Amount of unpaid losses (of which \$11,350 are resisted)		\$150,741 67
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$583,080 01	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	465,929 89	
Amount of reserve on all outstanding risks		998,959 40
Reclaimable by insured on perpetual policies		727,378 24
Commissions and brokerage and all other demands against the company.....		3,500 00
Aggregate.....		\$1,880,579 31
Deduct liabilities on special deposits		23,194 00
Net liabilities (except capital stock)		\$1,857,385 31
Surplus as regards policy-holders.....	\$1,715,505 06	
Capital stock	400,000 00	
Surplus over capital.....	\$1,315,505 06	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,530,005 25
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	250,493 89

Net amount of cash actually received for premiums	\$1,279,011 26
Interest received on bonds and mortgages	23,168 30
Interest and dividends received on bonds and stocks, and from all other sources	140,532 29
Income from all other sources, viz.: rents	2,838 16
Aggregate cash income.	\$1,445,550 01

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$348,754 41
Net amount paid on losses (of which \$90,270.46 belonged to prior years) ..	\$849,754 41
Cash dividends actually paid	60,000 00
Paid or allowed during the year for commissions and brokerage	315,859 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	45,049 60
Paid state, national, and local taxes, in this and other states	28,963 50
All other payments, viz.: miscellaneous expenses	66,128 15
Aggregate cash expenditures.	\$1,364,754 98

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$146,462,779	\$1,801,777 98
Written during the year	128,157,732	1,558,162 10
Total.	\$274,620,511	\$3,354,940 08
Deduct expirations	109,129,513	1,348,852 59
In force at the end of the year	\$165,490,998	\$2,006,087 47
Deduct amount reinsured	7,560,088	86,826 40
Net amount in force December 31, 1891	\$157,930,910	\$1,919,261 07
<i>Perpetual risks.</i>		
In force December 31, 1890	\$27,724,985	\$896,218 22
Written during the year	1,985,610	47,625 08
Total.	\$29,710,575	\$743,843 30
Deduct those marked off as cancelled	668,266	16,465 06
In force December 31, 1891	\$29,042,309	\$727,378 24
Losses incurred on perpetual risks during the year		\$12,008 87
Losses paid on perpetual risks during the year		9,786 47

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$20,572,302 00
Total amount of cash dividends declared since the company commenced business	2,529,000 00
Total amount of the company's stock owned by the directors at par value	54,600 00
Losses paid from organization to date	12,232,742 00
Losses incurred during the year, fire	895,000 00
Loaned to stockholders not officers	1,800 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$29,500 00	\$18,989 00
Virginia	23,600 00	9,205 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$2,219,981 00
Premiums received	58,558 77
Losses paid	30,727 58
Total losses incurred during the year in the State of Michigan	29,712 87

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK.

HOME OFFICE, 60 WALL ST., NEW YORK.

(Incorporated September 11, 1891; commenced business September 11, 1891.)

JAMES A. MACDONALD, *President*,GEO. W. BURCHELL, *Secretary*.

Attorney for Michigan, J. S. VERNOR, of Detroit.

CAPITAL.

Capital stock paid.....\$500,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States, 1907	\$450,000 00	\$325,250 00
District of Columbia	270,000 00	306,192 10
New York city consolidated dock	100,000 00	99,594 44
" " additional water	100,000 00	99,344 45
United States, 1907	90,000 00	104,325 00
New York, Lack. & Western, 1st mortgage	100,000 00	123,250 00
" " 2d	100,000 00	106,750 00
Chicago & South Western, 1st	10,000 00	10,950 00
North Wisconsin, 1st	30,000 00	86,900 00
Chicago, Burlington & Quincy, 1st mortgage	25,000 00	29,916 67
" " Iowa div. sinking fund	15,000 00	13,750 00
Chicago, Rock Island & Pacific, 1st mortgage	5,000 00	5,912 50
" " 1st	30,000 00	29,500 00
Fremont, Elkhorn & Mo., 1st	10,000 00	11,950 00
Chicago, Mil. & St. Paul (Dubuque division) 1st mortgage	10,000 00	11,000 00
" " " (Chic. & Pac. W. div.) 1st mort.	18,000 00	18,770 00
" " " (Wis. & Minn. div.) 1st mortgage	38,000 00	39,110 00
" " " (Hastings & Dakota div.)	15,000 00	17,500 00
" " " (Chic. & Mo. div.)	80,000 00	28,900 00
Chicago & Northwestern sinking fund	50,000 00	52,291 66
Baltimore & Ohio, loan 1895	10,000 00	10,375 00
Pennsylvania Co., General mortgage	50,000 00	51,000 00
Morris & Essex 1st consolidated mortgage	110,000 00	141,991 67
Michigan Central 1st mortgage	20,000 00	21,933 34
" " 1st consolidated mortgage	28,000 00	24,265 00
Central R. R. of New Jersey, general mortgage	30,000 00	35,866 67
Lake Shore & Michigan Southern, 2d mortgage	25,000 00	29,770 83
Canada Southern, 1st mortgage	25,000 00	26,148 84
Chicago, St. Paul, Minn. & Omaha, consolidated mortgage	25,000 00	29,000 00
Albany & Susquehanna, 1st mortgage	25,000 00	30,125 00
Detroit & Bay City, 1st mortgage	20,000 00	24,800 00
Northern Pacific, 1st land grant	46,000 00	52,065 00
Louisville and Nashville, 1st mortgage	15,000 00	16,562 50
Evansville & Indianapolis, 1st mortgage	25,000 00	25,750 00
Lake Shore, 2d mortgage	15,000 00	17,862 50
Ohio & Miss. Equipment Trust	7,000 00	6,615 00
Consolidated Gas Co. of New York	20,000 00	20,500 00
Stocks—		
New York & Harlem R. R. Co.	2,500 00	6,299 95
United New Jersey Railroad & Canal Co.	27,800 00	60,318 07
New York, Lack. & Western Railroad	26,700 00	28,515 91
Rome, Watertown & Ogdensburgh Railroad	95,000 00	106,135 00
Pittsburgh, Fort Wayne & Chicago Railroad	26,000 00	40,122 92
Morris & Essex Railroad Co.	70,000 00	100,150 16
Farmers' Loan and Trust Co.	10,000 00	71,600 00
Totals (carried out at market value)	\$2,289,500 00	\$2,698,428 12
		\$2,693,428 12

Cash in company's principal office, \$14,177.54; cash in bank, \$261,099.77 ..	\$275,277 31
Interest due and accrued on stocks, not included in "market value"	31,774 42
Interest due and accrued on bank balances	8,171 63
Gross premiums in due course of collection	52,101 17
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	383 79
Due from other companies for reinsurance on losses already paid	35,333 32
Aggregate	\$3,093,469 76
Deduct special deposits in other states	257,500 00
Total admitted assets	\$2,838,969 76

LIABILITIES.

Amount of unpaid losses	\$160,135 55
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$680,550 28
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	704,564 77
Amount of reserve on all outstanding risks	1,365,115 05
Due and accrued for salaries, rent, advertising, or agency expenses	14,626 64
Due and to become due for borrowed money	16,785 51
Commissions and brokerage	7,904 05
Drafts not presented at close of business, December 31, 1891	6,745 75
Aggregate	\$1,571,312 55
Deduct liabilities on special deposits	93,339 62
Net liabilities (except capital stock)	\$1,477,972 93
Surplus as regards policy-holders	\$1,990,996 83
(Capital stock	500,000 00
Surplus over capital	\$990,996 83

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$391,288 13
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	78,416 23
Net amount of cash actually received for premiums	\$312,871 90
Interest received on bonds and mortgages, premiums for reinsurance on U. S. and St. Johns, N. F., business, Queen of Liverpool	1,349,256 91
Interest and dividends received on bonds and stocks, and from all other sources	26,120 02
Aggregate cash income	\$1,688,248 83

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$100,516 55
Deduct amount actually received for salvages	\$0 75 }
Reinsurance	4,332 57 } 4,833 32
Net amount paid on losses	\$96,183 03
Paid or allowed during the year for commissions and brokerage	54,226 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	27,367 49
Paid state, national, and local taxes, in this and other states	6,721 13
All other payments, viz.: general expenses	33,789 08
Aggregate cash expenditures	\$218,287 66

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force October 31, 1891.....	\$342,954.287	\$2,721,059 66
Written during November and December, 1891.....	\$9,122,266	443,773 09
Total.....	\$232,076,553	\$3,164,832 75
Deduct expirations.....	\$5,522,070	406,435 69
In force at the end of the year.....	\$246,554,483	\$2,758,397 06
Deduct amount reinsured.....	10,494,482	109,712 48
Net amount in force December 31, 1891.....	\$236,060,001	\$2,648,684 58

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$312,971 00
Total amount of the company's stock owned by the directors at par value.....	7,500 90
Losses paid from organization to date.....	96,183 03
Losses incurred during the year, fire.....	256,318 58

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-Holders therein:

<i>Name of states and countries.</i>	<i>Deposit market value.</i>	<i>Unearned premiums.</i>	<i>Unpaid losses.</i>
Canada.....	\$116,260 00	\$24,553 55	.....
Oregon.....	58,125 00	8,728 28	.....
Virginia.....	29,062 50	23,886 00	\$2,550 00
Georgia.....	29,062 50	16,490 00	2,174 88
Nebraska.....	25,000 00	14,861 16	317 75
Totals.....	\$257,500 00	\$88,296 99	\$5,042 63

BUSINESS IN THE STATE OF MICHIGAN DURING NOVEMBER AND DECEMBER, 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$690,538 00
Premiums received.....	8,651 53
Losses paid.....	467 81
Total losses incurred during the year in the State of Michigan.....	4,167 71

READING FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 19 NORTH FIFTH ST., READING.

(Incorporated July 8, 1867; commenced business, July 8, 1867.)

WM. A. ARNOLD, *President*, S. E. ANCONA, *Secretary*.

Attorney for Michigan, JAMES J. CLARK, of Detroit.

CAPITAL.

Capital stock paid.....\$250,000.

ASSETS.

Real estate.....	\$52,330 28
Loans on bond and mortgage of real estate (first liens).....	285,510 79
Interest due \$179.65 and accrued \$2,968.86 on said mortgage loans; total.....	3,148 51

Value of lands mortgaged	\$268,091 00
Buildings (insured for \$411,605.18)	563,850 00
Total value of mortgaged premises	<u>\$829,941 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
P. & R. R. R., general mortgage	\$21,000 00	\$17,840 00	
Perkiomen R. R., 1st mortgage	2,000 00	2,050 00	
Warren & Franklin R. R., 1st mortgage	1,000 00	1,085 00	
Reading City Pass. Railway	500 00	500 00	
STOCKS—			
Reading Gas Co.	6,250 00	15,000 00	
S. Reading Market House Co.	2,100 00	4,080 00	
East Penn. R. R.	10,000 00	10,700 00	
National Union Bank	3,750 00	12,450 00	
Farmers' National Bank	1,500 00	4,150 00	
Second National Bank	10,000 00	17,000 00	
Reading Trust Co.	73,700 00	98,987 50	
City Pass. Railway Co.	2,000 00	2,800 00	
South Reading Market House Co's scrip	900 00	900 00	
Totals (carried out at market value)	<u>\$186,700 00</u>	<u>\$183,372 50</u>	\$183,372 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$95,887.50	45,965 00
Cash in company's principal office, \$453.97; cash in bank, \$64,529.05	64,983 02
Interest due and accrued on stocks, not included in "market value"	300 00
Interest due and accrued on collateral loans	1,591 29
Gross premiums in due course of collection	49,785 44
Rents due and accrued	113 33
Due from other companies for reinsurance on losses already paid	1,223 22

Aggregate amount of all the available assets of the company \$688,323 38

LIABILITIES.

Amount of unpaid losses (of which \$2,904.30 are resisted)	\$60,188 55
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$141,492 51
Reinsurance reserve pro rata on fire risks running more than one year	101,702 06
Amount of reserve on all outstanding risks	243,194 57
Reclaimable by insured on perpetual policies	3,990 89
Cash dividends declared, due or to become due	1,197 20
Commissions and brokerage	10,798 73
Returned premiums, \$7,056.18; taxes, \$1,000.00	8,056 18

Aggregate liabilities (except capital stock) \$327,426 12

Surplus as regards policy-holders	\$360,897 26
Capital stock	250,000 00
Surplus over capital	<u>\$110,897 26</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks.	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	\$838,906 39	
	80,848 44	
Net amount of cash actually received for premiums		\$323,147 95
Interest received on bonds and mortgages		17,418 13
Interest and dividends received on bonds and stocks, and from all other sources		<u>9,740 61</u>

Income from all other sources, viz.: rents, \$4,069.69; business placed in other companies, \$2,930.84

\$7,020 53

Aggregate cash income

\$357,327 22

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$221,907 81
Deduct amount actually received for salvages	\$214 41 }
Reinsurance	2,905 62 }
	3,120 03
Net amount paid on losses (of which \$29,455.86 belonged to prior years) ..	\$218,787 28
Cash dividends actually paid	19,579 30
Paid or allowed during the year for commissions and brokerage	66,852 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	10,416 66
Paid state, national, and local taxes, in this and other states	6,446 93
All other payments, viz.: agency expenses, \$11,383.80; stationery, \$5,164.31; U. S. postage, \$1,341.69; sundry office expenses, \$2,264.73; legal expenses, \$847.13; department expenses, \$1,315.89; licenses, \$1,030.85; advertising, \$81.78	29,877 11
Aggregate cash expenditures	<u>\$351,959 39</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$30,439,950	\$362,979 75
Written during the year	31,689,383	403,058 93
Total	\$62,129,333	\$766,029 68
Deduct expirations	24,084,341	297,847 73
In force at the end of the year	\$38,044,992	\$468,651 96
Deduct amount reinsured	452,609	5,728 06
In force December 31, 1891	<u>\$37,592,383</u>	<u>\$462,923 90</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,988,186 75
Total amount of cash dividends declared since the company commenced business	357,350 86
Total amount of the company's stock owned by the directors at par value	34,870 00
Losses paid from organization to date	988,367 21
Losses incurred during the year, fire	250,783 03
Loaned to stockholders not officers	9,826 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$516,000 00
Premiums received	5,771 04
Losses paid	3,063 08
Total losses incurred during the year in the State of Michigan	<u>3,296 79</u>

RELIANCE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 429 WALNUT ST., PHILADELPHIA.

(Incorporated April 31, 1841; commenced business August 9, 1844.)

THOS. C. HILL, *President*, WILLIAM CHUBB, *Secretary*.

Attorney for Michigan, ISA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid\$300,000.

ASSETS.

Real estate	\$100,000 00
Loans on bond and mortgage of real estate (first liens)	115,650 00
Interest due and accrued, on said mortgage loans	1,523 29
Value of lands mortgaged	\$109,000 00
Buildings (insured for \$72,000.00)	140,000 00
Total value of mortgaged premises	\$249,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

Par value. Market value.

United States	\$15,000 00	\$17,550 00
Philadelphia city	75,000 00	81,000 00
Pittsburgh city, W. W.	80,000 00	86,300 00
Scranton city, W. W.	15,000 00	15,450 00
Rochester City, W. W.	20,000 00	27,000 00
City of Quincy, Ill.	15,000 00	15,000 00
American Steamship Co.	5,000 00	5,300 00
United Company of New Jersey	5,000 00	5,100 00
Delano Land Co.	13,000 00	13,000 00
Lehigh Coal & Navigation Co.	20,000 00	22,000 00
Lehigh Valley Railroad Co., coupon	15,000 00	16,800 00
" " registered	5,000 00	5,600 00
Easton & Amboy Railroad Co.	20,000 00	22,000 00
North Pennsylvania Railroad Co., 1893	5,000 00	5,550 00
" " 1903	10,000 00	12,500 00
Louisville & Nashville Railroad Co.	8,000 00	8,880 00
Northern Central Railroad Co., 1904	5,000 00	5,750 00
" " 1900	5,000 00	5,600 00
Philadelphia & Erie Railroad Co.	25,000 00	28,250 00
Philadelphia & Baltimore Central Railroad Co.	10,000 00	10,500 00
Pennsylvania Railroad Co., consols	4,000 00	4,480 00
Steuensville & Indiana Railroad Co.	10,000 00	10,400 00
Camden & Atlantic Railroad Co.	30,000 00	30,900 00
Pennsylvania & New York Canal & Railroad Co.	40,000 00	44,000 00
" " 20,000 00	20,000 00	20,000 00
American Water Works Co. (Omaha water works)	10,000 00	10,000 00
Philadelphia & Reading Railroad Co.	10,000 00	10,400 00
Delaware River Ferry Co.	10,000 00	10,200 00

STOCKS—

Philadelphia, Wilmington & Baltimore Railroad Co., cert.	25,000 00	25,250 00
Pennsylvania Equipment Trust, certificates	15,000 00	14,250 00
New York & Pacific Car Trust, G 3, certificates	2,000 00	2,000 00
Commercial National Bank	10,000 00	11,800 00
Mechanics' National Bank	4,000 00	4,400 00
Allentown Terminal Railroad Co.	15,000 00	15,000 00

Totals (carried out at market value)\$326,000 00 \$372,010 00 572,010 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is	\$572,010 00
Cash in company's principal office, \$73.44; cash in bank, \$22,328.27	22,401 71
Gross premiums in due course of collection	21,128 53
Rents due and accrued	320 00
Deposits on perpetual policies on real estate owned by the company	1,035 00
Aggregate amount of all the available assets of the company	\$634,068 53

LIABILITIES.

Amount of unpaid losses	\$34,001 62
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$30,281 61
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	41,454 47
Amount of reserve on all outstanding risks	121,736 08
Reclaimable by insured on perpetual policies	126,543 05
Due and accrued for salaries, rent, advertising, or agency expenses	300 00
Commissions and brokerage	510 45
Taxes	600 00
Aggregate liabilities (except capital stock)	\$283,691 20
Surplus as regards policy-holders	\$550,377 83
Capital stock	300,000 00
Surplus over capital	\$250,377 83

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$222,453 82
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	31,822 50
Net amount of cash actually received for premiums	\$190,631 32
Interest received on bonds and mortgages	5,823 40
Interest and dividends received on bonds and stocks, and from all other sources	35,120 33
Income from all other sources, viz.: rents, 2,744.29; transfers, surveys, etc., \$391.77	3,136 06
Aggregate cash income	\$234,711 11

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$160,466 28
Deduct amount actually received for salvages	\$941 49 }
Reinsurance	9,512 52 }
	10,754 01
Net amount paid on losses (of which \$14,688.20 belonged to prior years)	\$149,712 27
Cash dividends actually paid	24,000 00
Paid or allowed during the year for commissions and brokerage	38,288 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	13,849 98
Paid state, national, and local taxes, in this and other states	5,386 34
All other payments, viz.: maps, advertising, traveling expenses, etc.	10,642 96
Aggregate cash expenditures	\$241,880 53

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$22,834,376	\$234,535 65
Written during the year		26,171,830	224,682 88
Total		\$49,006,206	\$449,218 53
Deduct expirations		23,869,251	202,163 06
In force at the end of the year		\$25,636,455	\$247,055 47
Deduct amount reinsured		1,396,070	12,861 36
Net amount in force December 31, 1891		\$24,240,385	\$234,194 09

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,878,051 00
Total amount of <i>cash</i> dividends declared since the company commenced business	754,597 00
Total amount of the company's stock owned by the directors at par value	35,550 00
Losses paid from organization to date	1,865,736 00
Losses incurred during the year, fire	169,025 69

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$209,198 00
Premiums received	2,115 94
Losses paid	1,900 00
Total losses incurred during the year in the State of Michigan	1,000 00

ROCHESTER GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ROCHESTER, N. Y.

(Incorporated February 16, 1872; commenced business February, 1872.)

HON. FREDERICK COOK, *President*, H. F. ATWOOD, *Secretary*.

Attorney for Michigan, OLIVER C. KEMP, of Greenville.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Real estate	\$190,829 84
Loans on bond and mortgage of real estate (first liens)	381,740 00
Interest due and accrued on said mortgage loans	5,776 66
Value of lands mortgaged	\$427,170 00
Buildings (insured for \$390,975)	559,200 00
Total value of mortgaged premises	\$1,016,370 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Georgia state	\$25,000 00	\$27,500 00	
Virginia "	15,000 00	10,800 00	
New York Central & Hudson River R. R.	20,000 00	20,000 00	
Rochester R'y Co.	25,000 00	22,500 00	
STOCKS—			
German American Bank of Rochester	10,000 00	15,000 00	
Rochester Title Insurance Co.	10,000 00	10,000 00	
Rochester city orders	21,473 00	21,473 00	
Totals (carried out at market value)	\$126,473 00	\$127,273 00	127,273 00

Cash in company's principal office, \$1,389.50; cash in bank, \$117,061.64	\$118,451 14
Gross premiums in due course of collection	86,059 38
Aggregate	\$910,130 02
Deduct special deposits	63,300 00
Total admitted assets	<u>\$846,830 02</u>

LIABILITIES.

Amount of unpaid losses (of which \$277.25 are resisted)	\$41,674 94
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$166,275 95
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	199,297 25
Amount of reserve on all outstanding risks	365,573 20
Commissions and brokerage	22,017 08
Aggregate	\$429,265 22
Deduct liabilities on special deposits	21,003 58
Net liabilities (except capital stock)	<u>\$408,261 64</u>
Surplus as regards policy-holders	\$438,568 38
Capital stock	200,000 00
Surplus over capital	<u>\$238,568 38</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$597,510 82
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	138,315 41
Net amount of cash actually received for premiums	\$459,195 41
Interest received on bonds and mortgages	17,101 21
Interest and dividends received on bonds and stocks, and from all other sources	6,890 04
Income from all other sources, viz.: rents, \$11,693.57; discount, \$1,232.86; profit and loss, \$6,615.83	19,542 26
Aggregate cash income	<u>\$502,728 92</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$256,308 92
Deduct amount actually received for salvages	\$354 02 }
Reinsurance	35,709 58 }
Net amount paid on losses (of which \$27,377.02 belonged to prior years) ..	\$220,245 32
Cash dividends actually paid	20,000 00
Paid or allowed during the year for commissions and brokerage	90,712 46
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	24,410 00
Paid state, national, and local taxes, in this and other states	12,725 68
All other payments, viz.: expense account, \$30,775.51; printing and stationery account, \$3,568.31	34,343 82
Aggregate cash expenditures	<u>\$402,437 28</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$62,283.311	\$697,997 85
Written during the year.....	51,457,574	594,368 96
Total	\$113,740,885	\$1,292,366 81
Deduct expirations.....	49,002,685	573,925 09
In force at the end of the year.....	\$64,648,200	\$719,436 72
Deduct amount reinsured.....	1,360,536	16,784 40
Net amount in force December 31, 1891.....	\$63,287,664	\$702,652 32

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,670,950 44
Total amount of cash dividends declared since the company commenced business.....	319,000 00
Total amount of the company's stock owned by the directors at par value.....	47,050 00
Total amount loaned to officers and directors.....	19,700 00
Losses paid from organization to date.....	3,145,945 46
Dividends declared payable in stock from organization.....	25,000 00
Losses incurred during the year, fire.....	233,185 58
Loaned to stockholders not officers.....	48,900 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$27,500 00	\$10,043 44
Nebraska.....	25,000 00	5,420 78
Virginia.....	10,500 00	5,539 41

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,885,961 00
Premiums received.....	29,535 49
Losses paid.....	12,865 44
Total losses incurred during the year in the State of Michigan.....	12,392 37

ROCKFORD INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, ROCKFORD, ILL.

(Incorporated December 22, 1866; commenced business January 1, 1867.)

JOHN LAKE, *President*, - - - - - CHAS. E. SHELDON, *Secretary*.
Attorney for Michigan, ROBERT F. HARTENSTEN, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Real estate		\$40,826 92
Loans on bond and mortgage of real estate (first liens)		338,157 99
Interest due \$1,929.77; and accrued \$7,488.37 on said mortgage loans; total		9,418 14
Value of lands mortgaged	\$742,291 50	
Buildings (insured for \$122,600)	257,300 00	
Total value of mortgaged premises	<u>\$999,591 00</u>	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
Second National Bank, Rockford, stock	\$23,600 00	\$43,660 00	
Third	3,000 00	5,250 00	
Rockford, Ill., city bonds	2,000 00	2,000 00	
Sionx Falls, S. D., warrants	5,000 00	5,000 00	
Totals (carried out at market value)	<u>\$33,600 00</u>	<u>\$55,910 00</u>	55,910 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$183,674.74	150,743 29
Cash in company's principal office, \$2,154.22; cash in bank, \$53,854.06	56,008 28
Interest due and accrued on stocks and bonds, not included in "market value"	1,992 67
Interest due and accrued on collateral loans	3,382 77
Gross premiums in due course of collection	56,219 20
Bills receivable, <i>not matured</i> , taken for fire or tornado risks and not over three months due	106,015 51
Rents due and accrued	656 00
Due from other companies for reinsurance on losses already paid	6,540 26
Aggregate amount of all the available assets of the company	<u>\$825,871 03</u>

LIABILITIES.

Amount of unpaid losses (of which \$6,070.00 are resisted)	\$25,111 17
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$74,571 99
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	367,499 75
Amount of reserve on all outstanding risks	472,071 74
Commissions and brokerage and reinsurance	32,067 30
State, city, county or other taxes and assessments	2,310 55
Aggregate liabilities (except capital stock)	<u>\$631,560 76</u>
Surplus as regards policy-holders	\$294,810 27
Capital stock	300,000 00
Surplus over capital	<u>\$94,810 27</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks.	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	\$516,351 01	
	• 135,080 94	
Net amount of cash actually received for premiums		\$381,320 07
Interest received on bonds and mortgages and collateral loans		29,748 75
Interest and dividends received on bonds and stocks, and from all other sources		4,949 96
Income from all other sources, viz.: rents		2,112 69
Aggregate cash income		<u>\$418,131 47</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$248,263 28
Reinsurance	68,817 29
Net amount paid on losses (of which \$25,974.71 belonged to prior years) ..	\$177,450 99
Cash dividends actually paid	32,000 00
Paid or allowed during the year for commissions and brokerage	119,879 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	37,640 63
Paid state, national, and local taxes	2,881 06
All other payments, viz.: collections, expenses, stationery, printing, advertising, postage, etc.	25,584 72
Aggregate cash expenditures	<u>\$395,437 38</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$65,929,587	\$849,011 76
Written during the year	41,818,498	514,488 25
Total	\$107,248,080	\$1,363,500 01
Deduct expirations	37,270,466	471,567 13
Net amount in force December 31, 1891	<u>\$89,972,614</u>	<u>\$891,932 88</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,878,053 97
Total amount of cash dividends declared since the company commenced business	759,600 00
Total amount of the company's stock owned by the directors at par value	78,000 00
Total amount loaned to officers and directors	49,100 00
Losses paid from organization to date	1,861,173 52
Dividends declared payable in stock from organization	140,000 00
Losses incurred during the year, fire	168,711 88
Loaned to stockholders not officers	12,500 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,398,882 00
Premiums received	14,963 75
Losses paid	815 00
Total losses incurred during the year in the State of Michigan	<u>823 00</u>

RUTGER'S FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 200 PARK ROW, NEW YORK.

(Incorporated October 3, 1853; commenced business, October 10, 1853.)

EDWARD B. FELLOWS, *President*, - - - - - HENRY C. KREISER, *Secretary*.

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Capital stock paid \$200,000.

ASSETS.

Real estate.....	\$77,000 00
Loans on bond and mortgage of real estate (first liens)	28,100 00
Interest due and accrued on said mortgage loans	500 00
Value of lands mortgaged.....	\$53,000 00
Buildings (insured for \$31,150)	41,200 00
Total value of mortgaged premises	\$94,200 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, Dist. of Col.....	\$50,000 00	\$37,500 00	
New York Central & Hudson River R. R. Co.....	50,000 00	57,750 00	
Delaware, Lackawanna & Western R. R. Co.....	30,000 00	41,550 00	
Delaware & Hudson Canal Co.....	40,000 00	49,200 00	
Consolidated Gas Co. of New York	30,000 00	31,425 00	
Long Island R. R. Co.....	2,500 00	2,425 00	
Tradesmen's National Bank of New York	7,480 00	7,480 00	
N. Y. Elevated R. R. Co.....	1,000 00	1,150 00	
Totals (carried out at market value)	\$210,980 00	\$243,480 00	248,480 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$3,010.00		2,200 00	
Cash in company's principal office, \$3,872.32 cash in bank, \$2,743 19		6,615 51	
Interest due and accrued on stocks not included in "market value"		2,414 61	
Gross premiums in due course of collection		974 03	
Due from other companies for reinsurance on losses already paid		72 74	
Aggregate amount of all the available assets of the company		\$366,356 89	

LIABILITIES.

Amount of unpaid losses	\$11,335 99
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$30,303 92
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	14,716 45
Amount of reserve on all outstanding risks	44,920 37
Cash dividends declared, due or to become due	10,000 00
Aggregate liabilities (except capital stock)	\$66,256 36
Surplus as regards policy-holders.....	\$300,100 53
Capital stock.....	200,000 00
Surplus over capital	\$100,100 53

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$87,216 41
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	10,611 70
Net amount of cash actually received for premiums	\$76,604 71
Interest received on bonds and mortgages.....	1,904 87
Interest and dividends received on bonds and stocks, and from all other sources	11,690 12
Income from all other sources, viz.: rents, \$2,555; all other sources, \$125.63	2,680 63
Aggregate cash income	\$92,880 33

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$57,918 87
Deduct amount actually received for salvages.....	\$733 67 }
Reinsurance.....	572 29 }
	1,306 16

Net amount paid on losses (of which \$5,325.23 belonged to prior years)...	\$56,612 71
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	15,603 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	12,807 96
Paid state, national, and local taxes, in this and other states.....	2,290 10
All other payments, viz.: advertising, \$131.80; patrol watch, \$1,445.49, agency expenses, \$1,522.39; repairs to real estate, \$244.00; general expenses, \$3,094.35.....	6,438 03
Aggregate cash expenditures.....	<u>\$113,742 38</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$11,893,785	\$87,178 58
Written during the year.....	11,293,453	87,870 88
Total.....	<u>\$23,187,238</u>	<u>\$175,049 46</u>
Deduct expirations.....	10,540,719	84,123 16
In force at the end of the year.....	\$12,145,469	\$90,427 25
Deduct amount reinsured.....	287,696	1,879 01
Net amount in force December 31, 1891.....	<u>\$11,907,773</u>	<u>\$88,548 24</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,163,080 30
Total amount of cash dividends declared since the company commenced business.....	1,042,000 00
Total amount of the company's stock owned by the directors at par value.....	57,825 00
Total amount loaned to officers and directors.....	2,200 00
Losses paid from organization to date.....	1,286,675 43
Losses incurred during the year, fire.....	<u>68,794 87</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$419,447 00
Premiums received.....	4,920 89
Losses paid.....	726 70
Total losses incurred during the year in the State of Michigan.....	<u>726 70</u>

SECURITY INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, 87 CENTER ST., NEW HAVEN.

(Incorporated April, 1841; commenced business April, 1841.)

CHAS. S. LEESE, *President*,H. MASON, *Secretary*.

Attorney for Michigan, WM. MCBAIN, of Saginaw.

CAPITAL.

Capital stock paid.....\$250,000.

ASSETS.

Real estate		\$46,238 79
Loans on bond and mortgage of real estate (first liens)		175,925 00
Interest due, and accrued, on said mortgage loans		1,702 80
Value of lands mortgaged	\$464,945 00	
Buildings	120,600 00	
Total value of mortgaged premises	\$584,945 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
Tradesmen's National Bank, New Haven	\$16,000 00	\$21,920 00	
Second " " "	10,000 00	17,200 00	
Merchants' " " "	13,800 00	12,238 00	
Yale " " "	20,000 00	20,800 00	
New Haven " " "	19,000 00	30,400 00	
New Haven County " " "	17,520 00	24,177 80	
American Exchange " " New York	10,000 00	15,900 00	
Commerce " " "	5,000 00	9,500 00	
New Haven Water Co. " " "	8,800 00	17,600 00	
New York, New Haven & Hartford Railroad Co.	15,000 00	34,500 00	
Chicago, Rock Island & Pacific " " "	11,000 00	9,790 00	
BONDS—			
Macon, Ga., Gas, Water & Light Co., 1st mortgage	10,000 00	8,500 00	
Chicago, Milwaukee & St. Paul Railroad, 1st mortgage	5,000 00	5,800 00	
Minneapolis & St. Louis " " "	4,000 00	4,720 00	
Savannah & Western " " "	10,000 00	9,000 00	
New York & New England " " 2d "	5,000 00	5,100 00	
Columbus & Hocking Valley Coal & Iron Co., 1st mortgage	10,000 00	10,000 00	
City of Jersey City, N. J. " " "	7,000 00	8,050 00	
" Omaha, Neb. " " "	10,000 00	10,800 00	
" Council Bluffs, Ia. " " "	4,000 00	4,200 00	
" Superior, Wis. " " "	10,000 00	10,000 00	
Totals (carried out at market value)	\$220,620 00	\$299,348 80	239,393 60

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$26,238.00	17,100 00
Cash in company's principal office, \$74.80; cash in bank, \$51,619.66	51,694 46
Interest due and accrued on stocks, not included in "market value"	708 67
Interest due and accrued on collateral loans	360 12
Gross premiums in due course of collection	72,321 42
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	6,162 99
Rents due and accrued	41 67
Due from other companies for reinsurance on losses already paid	273 87

Aggregate amount of all the available assets of the company

\$661,923 39

LIABILITIES.

Amount of unpaid losses (of which \$900.00 are resisted)	\$49,295 32
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$151,865 12
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	149,315 02
Reinsurance reserve at 100 per cent on all unexpired inland navigation and marine risks	33,833 58
Amount of reserve on all outstanding risks	334,513 67
Commissions and brokerage	13,968 08
Aggregate liabilities (except capital stock)	\$397,777 07
Surplus as regards policy-holders	\$264,146 32
Capital stock	250,000 00
Surplus over capital	\$14,146 32

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$678,758 01	\$67,006 72
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	197,099 91	12,235 33

Net amount of cash actually received for premiums	\$566,519 49
Interest received on bonds and mortgages	10,301 11
Interest and dividends received on bonds and stocks, and from all other sources	17,675 34
Income from all other sources, viz.: profit and loss	370 14
Aggregate cash income	\$594,866 08

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$435,824 65	\$56,511 61
Deduct amount actually received for salvages,	\$3,568 86 }	48,374 76 }
Reinsurance	50,175 86 }	5,370 96 }
	\$387,449 89	\$51,140 65
Net amount paid on losses	\$438,590 54	
Cash dividends actually paid	10,000 00	
Paid or allowed during the year for commissions and brokerage	141,944 86	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	59,778 18	
Paid state, national and local taxes, in this and other states	8,657 35	
Aggregate cash expenditures	\$658,970 93	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$53,469,275	\$644,391 23	\$1,424,492	\$35,728 23
Written during the year	60,149,740	678,913 59	24,373,184	96,784 96
Total	\$113,619,015	\$1,323,303 81	\$35,797,676	\$132,463 24
Deduct expirations	55,509,354	680,838 83	23,336,799	87,442 43
In force at the end of the year	\$58,109,661	643,464 98	\$2,460,877	\$45,020 76
Deduct amount reinsured	5,216,050	70,873 92	564,817	11,687 23
Net amount in force December 31, 1891	\$52,893,611	\$571,591 07	\$1,896,060	\$33,333 53

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,999,148 99
Total amount of cash dividends declared since the company commenced business	409,281 00
Total amount of the company's stock owned by the directors at par value	65,600 00
Total amount loaned to officers and directors	37,100 00
Losses paid from organization to date	4,773,643 75
Dividends declared payable in stock from organization	50,000 00
Losses incurred during the year, fire, marine and inland	444,817 35
Loaned to stockholders not officers	18,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken	\$2,308,357 00
Premiums received	25,246 04
Losses paid	16,230 83
Total losses incurred during the year in the State of Michigan	15,106 55

SECURITY INSURANCE COMPANY.

OHIO.

HOME OFFICE, 23 WEST THIRD ST., CINCINNATI.

(Incorporated May 31, 1881; commenced business July 19, 1881.)

F. A. ROTHIER, *President*.ADAM BEMIS, *Secretary*.

Attorney for Michigan, H. C. KLOCKSTEN, of Lansing.

CAPITAL.

Capital stock paid\$150,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
German National Bank	\$5,000 00	\$0,875 00	
Metropolitan National Bank	12,300 00	1,845 00	
Columbus & Xenia R. R.	2,750 00	4,695 00	
Little Miami R. R.	4,750 00	7,906 75	
Citizens' National Bank	5,000 00	12,500 00	
Cincinnati Street Railway Co.	11,150 00	12,069 87	
Mt. Adams & Eden Park Inclined Plane Railway Co.	35,250 00	41,888 75	
Farmers' Insurance Co.	1,500 00	1,312 50	
Eureka Insurance Co.	7,100 00	15,265 00	
Cincinnati, Hamilton & Dayton R. R.	10,000 00	11,650 00	
Amazon Insurance Co.	1,800 00	1,620 00	
Cincinnati, Portsmouth, Big Sandy & Pomeroy Pkt. Co.	6,200 00	7,440 00	
Cincinnati Gaslight & Coke Co.	18,200 00	25,490 00	
Cincinnati, New Orleans & Texas Pacific R. R.	4,000 00	2,470 00	
City & Suburban Telegraph Association	16,000 00	16,000 00	
Cincinnati Electric Light Co.	1,690 00	2,095 60	
The Grand Hotel Co.	17,700 00	17,700 00	
Totals (carried out at market value)	\$157,390 00	\$201,820 47	\$201,820 47

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$18,617.50	10,141 83
Cash in company's principal office, \$1,393.73; cash in bank, \$15,543.35	16,937 08
Interest due and accrued on stocks, not included in "market value"	2,404 21
Interest due and accrued on collateral loans	1,096 00
Gross premiums in due course of collection	17,807 20
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	7,894 60

Aggregate amount of all the available assets of the company\$258,101 39

LIABILITIES.

Amount of unpaid losses	\$14,922 24
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$20,778 38
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	25,006 83
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	11,373 45
Amount of reserve on all outstanding risks	60,158 06
Return premiums due other insurance companies	3,308 41
Aggregate liabilities (except capital stock)	\$78,389 31

Surplus as regards policy-holders	\$179,712 08
Capital stock	150,000 00
Surplus over capital	<u>\$29,712 08</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$91,581 22	\$35,861 86
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	26,874 50	3,843 31
	<u>\$64,706 72</u>	<u>\$31,818 55</u>
Net amount of cash actually received for premiums	\$96,525 27	
Interest and dividends received on bonds and stocks, and from all other sources	9,808 27	
Aggregate cash income	<u>\$106,333 54</u>	

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$53,803 56	\$16,886 61
Reinsurance	11,626 28	2,659 84
	<u>\$42,177 28</u>	<u>\$14,227 27</u>
Net amount paid on losses (of which \$6,853 belonged to prior years)	\$56,404 55	
Cash dividends actually paid	9,000 00	
Paid or allowed during the year for commissions and brokerage	19,287 10	
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes	5,730 00	
Paid state, national and local taxes, in this and other states	790 07	
All other payments, viz.: rent, advertising, etc.	6,394 70	
Aggregate cash expenditures	<u>\$97,606 42</u>	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$6,963,600	\$56,494 63	\$96,875	\$6,356 00
Written during the year	8,008,249	96,659 42	1,755,968	38,942 40
Total	<u>\$14,971,849</u>	<u>\$153,154 05</u>	<u>\$1,842,858</u>	<u>\$45,298 40</u>
Deduct expirations	5,796,272	70,211 78	1,610,386	33,589 96
In force at the end of the year	\$9,195,577	\$114,942 27	\$232,472	\$11,708 45
Deduct amount reinsured	1,581,021	19,779 41	5,000	385 00
Net amount in force December 31, 1891	<u>\$7,614,556</u>	<u>\$95,162 86</u>	<u>\$227,472</u>	<u>\$11,373 45</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$63,512,006 10
Total amount of cash dividends declared since the company commenced business	74,250 00
Total amount of the company's stock owned by the directors at par value	88,400 00
Total amount loaned to directors	4,291 58
Losses paid from organization to date	369,562 86
Losses incurred during the year, fire, marine and inland	<u>64,478 79</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken	\$682,687 20
Premiums received	11,654 17
Losses paid	6,984 10
Total losses incurred during the year in the State of Michigan	<u>6,108 43</u>

BANK STOCKS—		Par value.	Market value.
Asawam National Bank, Springfield	-----	\$20,300 00	\$20,300 00
John Hancock	-----	20,000 00	28,000 00
Chicopee	-----	10,400 00	18,200 00
Pyncheon	-----	12,700 00	19,050 00
Second	-----	20,000 00	30,000 00
Third	-----	20,000 00	40,000 00
City	-----	10,000 00	15,000 00
Chapin	-----	10,000 00	15,000 00
First	-----	20,000 00	28,000 00
Ware National Bank, Ware	-----	7,500 00	9,275 00
First National Bank, Northampton	-----	10,000 00	14,000 00
Northampton National Bank, Northampton	-----	10,000 00	17,000 00
Monson National Bank, Monson	-----	1,000 00	1,500 00
First National Bank, Chicopee	-----	6,500 00	9,100 00
City National Bank, Holyoke	-----	25,000 00	27,500 00
Adams National Bank, No. Adams	-----	2,000 00	2,300 00
Franklin County National Bank, Greenfield	-----	6,700 00	6,700 00
Palmer National Bank, Palmer	-----	2,700 00	4,440 00
First National Bank, Lynn	-----	5,000 00	6,750 00
Tremont National Bank, Boston	-----	16,000 00	10,300 00
Boston	-----	10,000 00	11,000 00
New England	-----	10,000 00	16,000 00
Commonwealth	-----	10,000 00	18,500 00
Winthrop	-----	6,000 00	6,900 00
Merchants	-----	10,000 00	15,000 00
Atlas	-----	10,000 00	12,200 00
Howard	-----	20,000 00	33,000 00
Webster	-----	15,000 00	15,000 00
Boylston	-----	15,000 00	19,050 00
Eliot	-----	10,000 00	12,800 00
National Bank of Commerce,	-----	10,000 00	12,700 00
Shawmut National Bank,	-----	10,000 00	12,500 00
Freeman's	-----	10,000 00	10,000 00
Washington	-----	10,000 00	11,500 00
Old Boston	-----	10,000 00	11,800 00
National Exchange	-----	10,000 00	18,700 00
National Bank of Commerce, New York	-----	10,000 00	18,500 00
Bank of North America, New York	-----	7,000 00	11,200 00
Fourth National Bank,	-----	20,000 00	25,000 00
Continental National Bank, New York	-----	20,000 00	26,000 00
St. Paul National Bank, St. Paul, Minn.	-----	10,000 00	12,000 00
Totals (carried out at market value)	-----	\$1,941,100 00	\$2,778,699 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held a collateral, the market value of which is \$76,265.00	60,000 00
Cash in company's principal office, \$23,658.54; cash in bank, \$84,638.14	108,296 68
Interest due and accrued on stocks, not included in "market value"	24,699 40
Interest due and accrued on collateral loans	1,464 50
Gross premiums in due course of collection	211,267 67
Rents due and accrued	855 50

Aggregate	\$3,631,909 42
Deduct special deposits	50,000 00
Total admitted assets	\$3,581,909 42

LIABILITIES.

Amount of unpaid losses (of which \$31,482.67 are resisted)	\$241,664 44
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$369,079 88
Reinsurance reserve <i>pro rata</i> on fire risk running more than one year	688,234 74
Amount of reserve on all outstanding risks	1,257,314 62
Commissions and brokerage	31,690 15
Return premiums	
Aggregate	\$1,530,669 21
Deduct liabilities on special deposits	5,665 65
Net liabilities (except capital stock)	\$1,525,003 56

Surplus as regards policy-holders	\$2,056,965 86
Capital stock	1,500,000 00
Surplus over capital	<u>\$556,965 86</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$2,005,980 01
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	<u>287,825 84</u>

Net amount of cash actually received for premiums	\$1,738,604 17
Interest received on bonds and mortgages	14,654 39
Interest and dividends received on bonds and stocks, and from all other sources	165,535 16
Income from all other sources, viz.: rents	<u>4,202 47</u>
Aggregate cash income	<u><u>\$1,922,996 19</u></u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$1,287,503 42
Reinsurance	<u>70,782 48</u>

Net amount paid on losses (of which \$141,451.40 belonged to prior years).	\$1,166,770 96
Cash dividends actually paid	150,000 00
Paid or allowed during the year for commissions and brokerage	305,683 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	69,272 99
Paid state, national, and local taxes, in this and other states	66,365 52
All other payments, viz.: legal and agency, incidental, traveling, legal and all other expenses	<u>164,042 39</u>
Aggregate cash expenditures	<u><u>\$1,922,135 16</u></u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$189,838,636	\$2,428,775 80
Written during the year		157,947,240	2,006,990 01
Total		\$347,785,876	\$4,434,765 81
Deduct expirations		156,920,577	1,962,777 73
In force at the end of the year		\$190,865,299	\$3,451,928 08
Deduct amount reinsured			
Net amount in force December 31, 1891		<u>\$190,865,299</u>	<u>\$2,451,928 08</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$28,918,243 30
Total amount of cash dividends declared since the company commenced business	2,654,542 00
Total amount of the company's stock owned by the directors at par value	180,900 00
Total amount loaned to officers and directors	11,000 00
Losses paid from organization to date	17,887,572 44
Dividends declared payable in stock from organization	1,000,000 00
Losses incurred during the year, fire	1,242,834 49
Loaned to stockholders not officers	<u>55,300 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$5,665 65

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$3,414,906 00
Premiums received	66,220 98
Losses paid	50,428 18
Total losses incurred during the year in the State of Michigan	51,890 97

SPRING GARDEN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 481 WALNUT ST., PHILADELPHIA.

(Incorporated April 28, 1835; commenced business August 29, 1835.)

W. G. WARDEN, *President*G. B. ARMITAGE, *Secretary*.

Attorney for Michigan, ARCHIBALD G. LINDEAY, of Detroit.

CAPITAL.

Capital stock paid \$400,000.

ASSETS.

Real estate	\$201,000 00
Loans on bond and mortgage of real estate (first liens)	408,516 71
Interest due, \$4,167.56, and accrued, \$8,733.06 on said mortgage loans; total	12,900 62
Total value of mortgaged premises (buildings insured for \$280,550)	\$815,850 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	<i>Par value.</i>	<i>Market value.</i>
City of St. Joseph, funding	\$30,000 00	\$32,000 00
Kansas City Water Works	10,000 00	10,000 00
Pittsburgh, Cincinnati & St. Louis Railroad, reg.	30,000 00	34,800 00
Lehigh Valley Railroad, annuity	20,000 00	25,350 00
People's Passenger Railway Co.	10,000 00	11,800 00
Lehigh Coal & Navigation Co., consolidated	20,000 00	25,200 00
American Steamship Co.	5,000 00	5,800 00
Terre Haute & Logansport Railroad	20,000 00	21,000 00
Cleveland, Cincinnati, Columbus & Indiana consolidated ..	10,000 00	11,800 00
Jacksonville, Louisville & St. Louis Railroad	21,000 00	17,350 00
Columbus & Cincinnati Midland Railroad	20,000 00	18,350 00
Marietta & North Georgia Railroad	20,000 00	12,000 00
Zanesville & Ohio River Railroad	10,000 00	6,000 00
Clearfield & Jefferson Railroad	10,000 00	11,800 00
Jacksonville, Tampa & Key West Railroad	10,000 00	10,200 00
Philadelphia & Reading Railroad	24,000 00	24,840 00
Poughkeepsie Bridge Co.	10,000 00	5,500 00
Pennsylvania & New York Canal & Railroad Co.	10,000 00	11,300 00
Allegheny Valley Railroad Co.	5,000 00	6,100 00
Philadelphia & Reading Railroad Co.	10,000 00	10,450 00
Robt. H. Coleman 1st mortgage bonds	5,000 00	5,000 00
Bloomington City, Ill., Railway	27,000 00	16,200 00
Central New England & Western Railroad Co.	20,000 00	18,000 00
Stocks—		
United Gas Improvement Co. of Philadelphia	50,000 00	55,125 00
Pennsylvania National Bank of Philadelphia	10,000 00	17,250 00
Commercial " " " "	5,000 00	6,000 00
Fourth Street " " " "	10,000 00	14,300 00
Totals (carried out at market value)	\$422,000 00	\$428,915 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$227,237.62.....	\$120,350 00
Cash in company's principal office, \$2,358.86; cash in bank, \$62,478.50.....	64,837 36
Interest due and accrued on collateral loans.....	4,437 96
Gross premiums in due course of collection.....	29,259 75
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	2,304 00
Rents due and accrued.....	714 78

Aggregate amount of all the available assets of the company \$1,273,236 20

LIABILITIES.

Amount of unpaid losses (of which \$2,700.00 are resisted).....	\$57,612 24
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$126,249 42
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	92,501 75
Amount of reserve on all outstanding risks.....	218,751 18
Reclaimable by insured on perpetual policies.....	422,238 92
Commissions and brokerage.....	1,109 85
Aggregate liabilities (except capital stock).....	<u>\$699,711 56</u>
Surplus as regards policy-holders.....	\$573,524 64
Capital stock.....	400,000 00
Surplus over capital.....	<u>\$173,524 64</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$417,166 18
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	95,108 72
Net amount of cash actually received for premiums.....	\$322,057 46
Interest received on bonds and mortgages.....	23,525 31
Interest and dividends received on bonds and stocks, and from all other sources.....	27,282 00
Income from all other sources, viz.: rents, \$3,977.30; earnings on perpetual policies cancelled, \$863.75; surveys and transfers, \$555.....	5,396 05
Aggregate cash income.....	<u>\$378,260 82</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$278,801 48
Deduct amount actually received for salvages.....	\$2,069 54 }
Reinsurance.....	12,080 33 }
Net amount paid on losses (of which \$34,107.71 belonged to prior years).....	\$264,631 61
Cash dividends actually paid.....	64,000 00
Paid or allowed during the year for commissions and brokerage.....	74,062 91
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	14,877 54
Paid state, national and local taxes, in this and other states.....	15,429 57
All other payments, viz.: printing and stationery, \$2,293.69; maps and surveys, \$2,450.46; advertising \$2,466.27; miscellaneous expense, \$9,340.10; total.....	16,550 52
Aggregate cash expenditures.....	<u>\$449,562 15</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire Risks.</i>	<i>Premiums thereon.</i>	<i>Am't of perpetual risks.</i>	<i>Total deposits.</i>
In force December 31, 1890.....	\$32,759,072 52	\$337,185 19	\$17,600,678	\$419,054 70
Written during the year.....	41,910,302 52	422,681 08	690,572	16,127 84
Total.....	\$74,669,375 04	\$810,766 23	\$18,291,245	\$435,182 54
Deduct expirations.....	33,917,610 54	367,456 80	496,800	11,544 25
In force at the end of the year.....	\$40,752,264 50	\$443,309 43	\$17,794,445	\$423,638 29
Deduct amount reinsured.....	2,369,068 40	22,744 45	55,500	1,400 00
Net amount in force December 31, 1891.....	\$38,383,196 10	\$419,564 97	\$17,738,945	\$422,238 29

GENERAL INTERROGATORIES.

Total amount of cash dividends declared since the company commenced business	\$1,473,215 00
Total amount of company's stock owned by the directors at par value	148,700 00
Total amount loaned to officers and directors.....	42,000 00
Losses paid from organization to date.....	2,835,362 24
Dividend declared payable in stock from organization.....	200,000 00
Losses incurred during the year, fire	288,168 05
Loaned to stockholders.....	42,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$383,200 00
Premiums received.....	8,830 41
Losses paid	1,719 18
Total losses incurred during the year in the State of Michigan	1,719 18

STATE INVESTMENT AND INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, 218 AND 220 SANSOME ST., SAN FRANCISCO, CAL.

(Incorporated December 1, 1871; commenced business January 15, 1872.)

GEO. L. BRANDER, *President*,CHAS. H. CUSHING, *Secretary*.

Attorney for Michigan, JOHN DRAKE, Bay City.

CAPITAL.

Capital stock paid.....\$400,000.

ASSETS.

Real estate	\$200,000 00
Loans on bond and mortgage of real estate (first liens).....	140,500 00
Interest due, \$977.03; and accrued, \$4,623.50, on said mortgage loans; total.....	5,600 53
Value of lands mortgaged.....	\$863,500 00
Buildings (insured for \$68,300)	88,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Park and Cliff House Railway Co. bonds.....	\$7,000 00	\$7,000 00	
Totals (carried out at market value).....	\$7,000 00	\$7,000 00	7,000 00

Cash in company's principal office, \$14,897.28; cash in bank, \$88,650.62	\$103,547 90
Interest due and accrued on stocks, not included in "market value"	210 00
Gross premiums in due course of collection	207,355 63
Due from other companies for reinsurance on losses already paid	10,144 89
Aggregate amount of all the available assets of the company	\$674,358 95
Deduct special deposits	50,000 00
Total admitted assets	<u>\$624,358 95</u>

LIABILITIES.

Amount of unpaid losses (of which \$3,300.00 are resisted)	\$17,368 07
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$209,773 96
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	28,797 71
Amount of reserve on all outstanding risks	238,571 67
Cash dividends declared due or to become due	1,499 00
Commissions and brokerage, returned premiums, and all other demands against the company	12,441 34
Aggregate	\$269,880 08
Deduct liabilities on special deposits	6,523 15
Net liabilities (except capital stock)	<u>\$263,356 93</u>
Surplus as regards policy-holders	\$361,002 02
Capital stock	400,000 00
Impairment of capital on basis of admitted assets	<u>\$39,997 96</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$619,082 16
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	187,417 48
Net amount of cash actually received for premiums	\$481,614 73
Interest received on bonds and mortgages	12,884 20
Interest and dividends received on bonds and stocks, and from all other sources	5,607 86
Income from all other sources, viz.: rents	9,106 00
Aggregate cash income	<u>\$509,212 79</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$664,260 28
Deduct amount actually received for salvages	\$358 60 }
Reinsurance	17,541 34 }
Net amount paid on losses (of which \$22,704.33 belonged to prior years) ..	\$346,360 34
Cash dividends actually paid	36,716 50
Paid or allowed during the year for commissions and brokerage	140,016 54
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	34,308 73
Paid state, national, and local taxes, in this and other states	2,775 82
All other payments, viz.: rents, printing, advertising, office and agency expenses, subscription to fire patrol, Pacific Insurance union; total ...	33,445 60
Aggregate cash expenditures	<u>\$593,623 53</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$27,714,815	\$448,289 44
Written during the year.....	43,386,157	683,548 30
Total.....	\$71,068,002	\$1,131,837 74
Deduct expirations.....	34,177,128	577,831 06
In force at the end of the year.....	\$36,875,874	\$554,008 68
Deduct amount reinsured.....	4,913,260	72,180 24
Net amount in force December 31, 1891.....	\$31,962,614	\$481,828 44

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,719,664 78
Total amount of cash dividends declared since the company commenced business.....	611,489 84
Total amount of the company's stock owned by the directors at par value.....	220,000 00
Losses paid from organization to date.....	2,708,610 80
Losses incurred during the year, fire.....	353,924 02

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$3,528 15

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$383,548 30
Premiums received.....	49,250 32
Losses paid.....	31,632 81
Total losses incurred during the year in the State of Michigan.....	32,219 59

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, COR. THIRD AND JACKSON STS., ST. PAUL.

(Incorporated May, 1885; commenced business May, 1885.)

C. H. BIGELOW, President,

C. B. GILBERT, Secretary.

Attorney for Michigan, C. H. OSBAND, of Lansing.

CAPITAL.

Capital stock paid \$500,000.

ASSETS.

Real estate.....	\$107,247 96
Loans on bond and mortgage of real estate (first liens).....	702,970 07
Interest due, \$1,270.75; and accrued \$18,332.76 on said mortgage loans...	19,603 51

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.
First National Bank, St. Paul, Minn.....	\$32,000 00	\$72,000 00
Merchants' National Bank, St. Paul, Minn.....	47,500 00	92,525 00
Bank of Minnesota, St. Paul, Minn.....	10,000 00	14,000 00
St. Paul National Bank, St. Paul, Minn.....	15,000 00	18,000 00
First National Bank, Alexandria, Minn.....	4,500 00	5,625 00
Flour City National Bank, Minneapolis, Minn.....	10,000 00	11,000 00
St. Paul Trust Co., St. Paul, Minn.....	5,000 00	7,500 00
First National Bank, St. Peter, Minn.....	3,000 00	3,750 00
First National Bank, Glencoe, Minn.....	5,000 00	5,000 00
Seven Corners Bank, St. Paul, Minn.....	5,000 00	5,000 00
Chicago, St. P., M. & O. R. R. Co.....	10,000 00	12,000 00
St. Paul Warehouse & Elevator Co.....	19,250 00	4,812 50
North American Telegraph Co.....	10,000 00	10,000 00
BONDS—		
City of St. Paul, Minn.....	60,000 00	63,000 00
City of St. Paul, Minn., warrants.....	32,418 02	32,418 02
State of Georgia.....	25,000 00	26,000 00
Peoria, Ill., Grape Sugar Co.....	15,000 00	15,000 00
City of Mankato, Minn.....	8,500 00	8,925 00
Town of Sauk Center, Minn.....	1,500 00	1,500 00
Town of Vernon Center, Minn.....	6,500 00	6,825 00
Village of Detroit, Minn.....	700 00	700 00
Town of Jo Davies, Minn.....	5,500 00	5,775 00
" " Elmore, Minn.....	6,500 00	6,825 00
" " Garden City, Minn.....	5,000 00	5,250 00
" " Winnebago, Minn.....	10,000 00	10,500 00
Village of Winnebago, Minn.....	5,000 00	5,250 00
Town of Pilot Grove, Minn.....	5,000 00	5,250 00
" " Maseppa, Minn.....	5,000 00	5,250 00
" " Oakwood, Minn.....	7,500 00	7,875 00
" " Blue Earth City, Minn.....	36,000 00	37,800 00
County of Pine, Minn.....	4,500 00	4,950 00
" " Rock, Minn.....	24,000 00	27,600 00
" " Dawson, Mont.....	1,500 00	1,500 00
" " Kidder, N. D.....	9,000 00	9,000 00
" " Grant, Minn., school district.....	4,000 00	4,000 00
" " Barnes & Cass, D. T., joint school district.....	9,000 00	9,000 00
" " Carver, Minn., school district.....	6,000 00	6,000 00
School District 11, Big Stone county, Minn.....	3,000 00	3,000 00
County of Jerauld, D. T., school district.....	2,400 00	2,400 00
" " Cass, D. T., school district.....	1,500 00	1,500 00
" " Sanborn, D. T., school district.....	5,500 00	5,500 00
" " Barnes & Cass, D. T., school district.....	2,100 00	2,100 00
" " Barnes & Cass, D. T., school district orders.....	360 75	360 75
Totals (carried out at market value).....	\$484,328 77	\$582,366 27
Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$456,625.....		296,800 00
Cash in company's principal office, \$13,915.84; cash in bank, \$141,068.19.....		154,984 03
Interest due and accrued on stocks, not included in "market value".....		6,493 82
Interest due and accrued on collateral loans.....		5,478 18
Gross premiums in due course of collection.....		107,329 23
Bills receivable, not matured, taken for fire, marine, or inland risks, inland hull notes.....		34,621 46
Aggregate amount of all the available assets of the company.....		\$2,017,894 53
Deduct special deposits.....		26,000 00
Total admitted assets.....		\$1,991,894 53
LIABILITIES.		
Amount of unpaid losses (of which \$7,491.58 are resisted).....		\$112,916 25
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$275,665 00	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	414,168 63	
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	113,972 42	
Amount of reserve on all outstanding risks.....		803,806 05
Aggregate.....		\$916,722 30
Deduct liabilities on special deposits.....		7,326 31
Net liabilities (except capital stock).....		\$909,395 99

Surplus as regards policy-holders.....	\$1,082,498 54
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$582,498 54</u>

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$1,255,214 62	\$277,892 88
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	288,107 33	41,080 84
	<u>\$971,107 29</u>	<u>\$236,812 04</u>
Net amount of cash actually received for premiums.....		\$1,208,919 33
Interest received on bonds and mortgages.....		47,104 03
Interest and dividends received on bonds and stocks, and from all other sources.....		60,258 12
Income from all other sources, viz.: rents.....		5,910 12
Aggregate cash income.....		<u>\$1,322,191 60</u>

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$705,818 46	\$151,825 41
Deduct amount actually received for salvages.....	99,878 19	19,324 71
Reinsurance.....		
	<u>\$605,940 27</u>	<u>\$161,900 70</u>
Net amount paid on losses (of which \$69,948.08 belonged to prior years)...		\$767,840 97
Cash dividends actually paid.....		60,000 00
Paid or allowed during the year for commissions and brokerage.....		263,639 57
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		50,448 74
Paid state, national, and local taxes, in this and other states.....		21,854 68
All other payments, viz.: usual operating expense, \$52,616.74; postage, \$3,889.65.....		56,506 39
Aggregate cash expenditures.....		<u>\$1,220,290 35</u>

MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890.....	\$100,851,538	\$1,265,933 47	\$3,017,868	\$95,919 13
Written during the year.....	79,153,752	1,266,991 93	37,451,698	285,533 87
Total.....	\$180,005,340	\$2,532,925 40	\$40,469,561	\$981,452 50
Deduct expirations.....	66,948,695	1,080,014 68	\$7,420,159	267,480 08
In force at the end of the year.....	\$113,056,645	\$1,502,910 72	\$3,049,402	\$113,972 42
Deduct amount reinsured.....	10,794,856	164,145 17		
Net amount in force December 31, 1891.....	<u>\$102,261,789</u>	<u>\$1,338,765 55</u>	<u>\$3,049,402</u>	<u>\$113,972 42</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$14,175,581 65
Total amount of cash dividends declared since the company commenced business.....	1,020,696 47
Total amount of the company's stock owned by the directors at par value.....	185,800 00
Losses paid from organization to date.....	8,789,498 75
Losses incurred during the year, fire, marine and inland.....	769,579 04
Loaned to stockholders not officers.....	180,833 91

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$26,000 00	\$7,326 31

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire Risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken	\$2,006,828 00	\$683,772 00	\$2,690,600 00
Premiums received	25,356 24	18,037 60	43,393 84
Losses paid	22,612 98	512 31	23,125 29
Total losses incurred during the year in the State of Michigan	21,658 66	512 31	22,171 97

ST. PAUL GERMAN INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, 116 E. THIRD ST., ST. PAUL.

(Incorporated April 1, 1889; commenced business April 3, 1889.)

ALBERT SCHEFFER, *President*, J. QUINCY HASS, *Secretary*.

Attorney for Michigan, CHAS. H. GARRETT, of Kalamazoo.

CAPITAL.

Capital stock paid\$500,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$166,652 16
Interest due, \$136.00; and accrued, \$3,656.48, on said mortgage loans; total	3,792 48
Value of lands mortgaged	\$434,250 00
Buildings (insured for \$45,200)	78,450 00
Total value of mortgaged premises	\$512,700 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>STOCKS—</i>	<i>Par value.</i>	<i>Market value.</i>
Commercial Bank of St. Paul	\$100,000 00	\$120,000 00
West Side " " "	200 00	210 00
State " " "	500 00	500 00
People's " " "	500 00	540 00
Germania " " "	2,100 00	2,646 00
State Bank of Wisconsin, West Superior	1,750 00	1,750 00
First National Bank, Billings, Montana	18,800 00	24,440 00
Security Trust Co.	10,000 00	10,000 00
Redwood County Bank	7,500 00	7,500 00
Chapman-Drake Co.	25,000 00	25,000 00
Hauser & Sons Malting Co.	32,500 00	32,500 00
St. Paul Stove Co.	8,700 00	8,700 00
Kuhl & Cumming Co.	14,500 00	14,500 00
West Publishing Co.	2,000 00	2,000 00
North St. Paul Casket Co.	5,450 00	5,450 00
Manufacturers' Investment Co.	10,000 00	10,000 00
North St. Paul Cottage Co.	17,400 00	17,400 00
Paul Martin Land & Mortgage Co.	10,000 00	10,000 00
American Mortgage Security Co.	10,000 00	10,000 00
St. Paul German Accident Insurance Co.	30,000 00	37,500 00
Babcock Transfer & Storage Co.	13,500 00	13,500 00
B. & T. Tobacco Co.	5,000 00	5,000 00
Provident Investment Co.	2,000 00	2,000 00
Pioneer Press Building	2,500 00	2,500 00
Minnesota Montana Stock Co.	9,900 00	9,900 00
American Mortgage Security Co. bonds	65,000 00	65,000 00
Totals (carried out at market value)	\$494,800 00	\$438,536 00

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$51,650.00	\$29,500 00
Cash in company's principal office, \$3,578.53; cash in bank, \$159,042.83	162,621 36
Interest due and accrued on stocks, not included in "market value"	9,637 58
Interest due and accrued on collateral loans	346 25
Gross premiums in due course of collection	95,728 92
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	10,632 84
Due from other companies for reinsurance on losses already paid	3,700 64
Aggregate amount of all the available assets of the company	\$921,148 23

Items not admitted as available assets.

Office furniture	\$3,263 59
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LIABILITIES.

Amount of unpaid losses (of which \$2,660.00 are resisted)	\$61,395 89
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$221,450 50
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	100,529 21
Amount of reserve on all outstanding risks	321,979 71
Aggregate liabilities (except capital stock)	\$383,375 60
Surplus as regards policy-holders	\$587,772 68
Capital stock	500,000 00
Surplus over capital	\$37,772 68

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$997,964 67
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	268,769 20
Net amount of cash actually received for premiums	\$729,195 47
Interest received on bonds and mortgages	12,547 00
Interest and dividends received on bonds and stocks, and from all other sources	11,938 11
Aggregate cash income	\$753,680 58
Received for calls on capital, \$100,000.00; for increased capital, \$200,000.00	300,000 00
	\$1,053,680 58

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$658,987 20
Deduct amount actually received for salvages	\$1,223 18
Reinsurance	197,476 29
Net amount paid on losses (of which \$55,278.95 belonged to prior years)	\$455,287 73
Cash dividends actually paid	18,000 00
Paid or allowed during the year for commissions and brokerage	183,092 31
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes	28,010 64
Paid state, national and local taxes, in this and other states	10,264 26
All other payments, viz.: expense account	69,267 86
Aggregate cash expenditures	\$763,922 80

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$24,173,007	\$398,499 96
Written during the year.....	73,840,474	991,715 78
Total.....	\$98,013,481	\$1,390,215 74
Deduct expirations.....	36,874,765	595,773 34
In force at the end of the year.....	\$61,138,725	\$794,437 40
Deduct amount reinsured.....	10,806,533	208,532 81
Net amount in force December 31, 1891.....	\$50,332,192	\$585,905 09

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,333,320 41
Total amount of cash dividends declared since the company commenced business.....	50,532 60
Total amount of the company's stock owned by the directors at par value.....	230,800 00
Total amount loaned to officers and directors.....	18,500 00
Losses paid from organization to date.....	638,307 60
Losses incurred during the year, fire.....	461,404 67

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,263,805 00
Premiums received.....	44,163 20
Losses paid.....	21,986 07
Total losses incurred during the year in the State of Michigan.....	20,496 07

SYNDICATE INSURANCE COMPANY OF MINNEAPOLIS.

MINNESOTA.

HOME OFFICE, BANK OF COMMERCE BUILDING, MINNEAPOLIS.

(Incorporated July 23, 1886; commenced business September 1, 1886.)

JOHN DELAITRE, *President*, JACOB STONE, *Secretary*.

Attorney for Michigan, DAVID BEVERIDGE, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$188,750 00
Interest due \$160.00 and accrued, \$3,349.01 on said mortgage loans; total.....	3,509 01
Value of lands mortgaged.....	\$356,800 00
Buildings (insured for \$100,000).....	123,900 00
Total value of mortgaged premises.....	\$480,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
County of Hennepin, court house and city hall bonds.....	\$60,000 00	\$60,000 00
Nicollet National Bank, Minneapolis, stock.....	4,000 00	4,900 00
Totals (carried out at market value).....	\$64,000 00	\$64,900 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$133,000	\$62,600 00
Cash in company's principal office, \$2,066.43; cash in bank, \$12,974.16	15,040 59
Interest due and accrued on stocks, not included in "market value"	1,350 00
Interest due and accrued on collateral loans	1,542 70
Gross premiums in due course of collection	53,348 79
Due from other companies for reinsurance on losses already paid	2,813 02
Aggregate amount of all the available assets of the company	\$393,554 11

LIABILITIES.

Amount of unpaid losses	\$26,002 56
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$93,989 17
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	47,109 02
Amount of reserve on all outstanding risks	141,098 19
Aggregate liabilities (except capital stock)	\$167,100 75
Surplus as regards policy-holders	\$326,453 86
Capital stock	200,000 00
Surplus over capital	\$326,453 86

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$304,078 66
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	59,720 07
Net amount of cash actually received for premiums	\$244,358 59
Interest received on bonds and mortgages	13,463 11
Interest and dividends received on bonds and stocks, and from all other sources	10,952 81
Income from all other sources	1,596 83
Aggregate cash income	\$270,373 34

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$184,460 10
Deduct amount actually received for salvages	\$1,897 41
Reinsurance	8,513 88
Net amount paid on losses (of which \$7,992.84 belonged to prior years) ..	\$173,778 81
Cash dividends actually paid	15,000 00
Paid or allowed during the year for commissions and brokerage	53,067 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	19,083 32
Paid state, national, and local taxes, in this and other states	8,934 81
All other payments, viz.: interest paid on borrowed money, \$229.52; postage, \$1,241.39; exchange, \$233.18; advertising, \$967.17; stationery, \$2,630.76; rent, \$1,833.32; loss expense, \$3,270.00; traveling, \$522.27; sundries, \$1,889.23; total	18,816 84
Aggregate cash expenditures	\$288,690 79

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$16,012,118	\$214,751 75
Written during the year.....	23,944,003	328,001 64
Total.....	\$39,957,121	\$542,753 39
Deduct expirations.....	17,098,818	248,064 06
In force at the end of the year.....	\$22,258,308	\$294,689 33
Deduct amount reinsured.....	1,560,052	23,280 23
Net amount in force December 31, 1891.....	\$20,698,251	\$271,389 10

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$722,412 51
Total amount of cash dividends declared since the company commenced business.....	30,000 00
Total amount of the company's stock owned by the directors at par value.....	118,800 00
Total amount loaned to officers and directors.....	3,000 00
Losses paid from organization to date.....	410,873 60
Losses incurred during the year, fire.....	189,882 74
Loaned to stockholders not officers.....	25,600 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$683,066 00
Premiums received.....	18,128 87
Losses paid.....	8,907 79
Total losses incurred during the year in the State of Michigan.....	8,694 83

SUN INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, 428 CALIFORNIA ST., SAN FRANCISCO, CAL.

(Incorporated February, 1882; commenced business February, 1882.)

C. L. TAYLOR, *President*,WM. H. FRIEND, *Secretary*.

Attorney for Michigan, JOHN C. GOODRICH, of Detroit.

CAPITAL.

Capital stock paid..... \$300,000.

ASSETS.

Real estate.....	\$100,000 00
Loans on bond and mortgage of real estate (first liens).....	193,197 32
Interest due, \$8,490.86; and accrued, \$98.67 on said mortgage loans; total.....	8,589 53
Value of lands mortgaged.....	\$545,500 00
Buildings (insured for \$41,560.00).....	143,500 00
Total value of mortgaged premises.....	\$689,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
City of Stockton	\$27,000 00	\$28,485 00	
Multanah Co., Ore., school	20,000 00	20,500 00	
Portland, Ore., city	23,500 00	28,832 92	
Forest Grove, Ore., school	4,500 00	5,088 60	
Newport, Ore., school	2,000 00	2,028 67	
Santa Cruz, Cal., city improvement	10,000 00	10,486 11	
Albany, Ore., city improvement	20,000 00	20,900 00	
Totals (carried out at market value)	\$107,000 00	\$111,814 30	\$111,314 30

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$17,260.00	15,000 00
Cash in company's principal office, \$15,562.31; cash in bank, \$18,949.06	34,511 37
Interest due and accrued on collateral loans	259 50
Gross premiums in due course of collection	55,002 69
Bills receivable, <i>not matured</i> , taken from fire, marine or inland risks	37,739 23
Aggregate	\$555,613 94
Deduct special deposits	51,443 19
Total admitted assets	\$504,170 75

LIABILITIES.

Amount of unpaid losses	\$33,914 73
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$67,489 07
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	58,001 26
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	51,019 07
Amount of reserve on all outstanding risks	176,509 40
Commissions and brokerage	11,466 49
Aggregate	\$221,890 62
Deduct liabilities on special deposits	4,169 74
Net liabilities (except capital stock)	\$217,720 88
Surplus as regards policy-holders	\$286,449 87
Capital stock	300,000 00
Impairment of capital on basis of admitted assets	\$13,550 13

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums	\$367,458 52	\$152,276 23	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	85,375 85	69,708 94	
	\$172,082 67	\$82,567 29	
Net amount of cash actually received for premiums			\$254,649 96
Interest received on bonds and mortgages			11,153 13
Interest and dividends received on bonds and stocks, and from all other sources			5,033 83
Income from all other sources, viz.: rents			5,550 00
Aggregate cash income			\$276,386 92

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$30,837 51	\$47,066 53
Net amount paid on losses		\$137,924 04
Cash dividends actually paid		30,000 00
Paid or allowed during the year for commissions and brokerage		45,011 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		34,182 70
Paid state, national, and local taxes, in this and other states		1,738 03
All other payments		27,569 80
Aggregate cash expenditures		\$276,426 26

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$16,957,835	\$237,505 69	\$840,070	\$54,343 00
Written during the year	17,539,777	260,906 87	5,673,718	155,633 53
Total	\$34,547,612	\$498,412 56	\$6,513,788	\$209,975 53
Deduct expirations	15,318,277	210,492 20	5,124,130	122,104 23
In force at the end of the year	\$19,234,335	\$387,920 16	\$1,389,658	\$87,871 30
Deduct amount reinsured	2,877,153	45,428 80	577,277	36,862 23
Net amount in force December 31, 1891	\$16,357,182	\$342,496 36	\$812,381	\$51,019 07

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,274,549 61
Total amount of cash dividends declared since the company commenced business	195,000 00
Total amount of the company's stock owned by the directors at par value	59,500 00
Losses paid from organization to date	1,220,148 50
Losses incurred during the year, fire, marine and inland	141,400 60
Amount deposited in different states and countries for the security of all the company's policy-holders	25,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$51,443 19	\$4,160 74

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken	\$257,182 00
Premiums received	2,649 72
Losses paid	1,278 14
Total losses incurred during the year in the State of Michigan	1,278 14

TEUTONIA FIRE INSURANCE COMPANY.
PENNSYLVANIA.

HOME OFFICE, NO. 424 WALNUT STREET, PHILADELPHIA, PA.

(Incorporated August 7, 1871; commenced business September 1, 1871.)

EUGENE FRANSSEN, *President*,

THOS. CHAMBERLIN, *Secretary*.

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid\$200,000.

ASSETS.

Real estate	\$75,000 00
Loans on bond and mortgage of real estate (first liens)	46,200 00
Interest due and accrued, on said mortgage loans	406 49

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Pittsburgh, Cincinnati & St. Louis R. R. Co.	\$10,000 00	\$11,850 00	
City of Trenton school-house	1,000 00	1,080 00	
Catawissa R. R. Co.	10,000 00	11,850 00	
Schuylkill River E. Side R. R. Co.	10,000 00	10,825 00	
Chicago & Western Indiana "	5,000 00	5,450 00	
North Pennsylvania "	10,000 00	11,150 00	
Savannah & Western "	15,000 00	11,587 50	
Georgia, Carolina & Northern "	15,000 00	15,075 00	
Lehigh Valley "	10,000 00	10,250 00	
Allegheny Valley "	5,000 00	5,562 50	
Baltimore Belt "	20,000 00	20,500 00	
Totals (carried out at market value)	\$111,000 00	\$114,760 00	114,760 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$4,915	3,500 00
Cash in company's principal office, \$159.64; cash in bank, \$16,075.09	16,234 73
Interest due and accrued on collateral loans	105 57
Gross premiums in due course of collection	3,767 77
Rents due and accrued	102 95
Due from other companies for reinsurance on losses already paid	936 00

Aggregate amount of all the available assets of the company	\$261,012 61
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LIABILITIES.

Amount of unpaid losses	\$2,486 30
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$5,764 74
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	11,788 03
Amount of reserve on all outstanding risks	17,547 77
Reclaimable by insured on perpetual policies	23,741 12
Due and accrued for salaries, rent, advertising, or agency expenses	80 62
Commissions and brokerage	482 56

Aggregate liabilities (except capital stock)	\$44,338 37
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Surplus as regards policy-holders.....	\$216,674 24
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$16,674 24</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$29,168 41
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	6,966 72
Net amount of cash actually received for premiums	\$22,206 69
Interest received on bonds and mortgages.....	2,033 16
Interest and dividends received on bonds and stocks, and from all other sources.....	7,057 39
Income from all other sources, viz.: rents.....	1,564 32
Aggregate cash income	<u>\$32,861 56</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$17,482 01
Deduct amount actually received for salvages.....	\$474 35 }
Reinsurance.....	2,601 81 }
Net amount paid on losses (of which \$1,102.50 belonged to prior years)...	\$14,406 85
Cash dividends actually paid	10,000 00
Paid or allowed during the year for commissions and brokerage.....	4,271 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	4,328 00
Paid state, national, and local taxes, in this and other states.....	2,441 64
All other payments, viz.: printing and advertising, \$508.45; incidental expenses, \$1,054.76; adjusting, \$676.38; state and other fees, \$344.75...	2,584 34
Aggregate cash expenditures.....	<u>\$38,031 27</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$4,078,619	\$85,104 97
Written during the year	3,510,703	23,891 22
Total.....	\$7,584,321	\$64,996 19
Deduct expirations	3,520,093	23,003 49
In force at the end of the year.....	\$4,064,228	\$36,996 70
Deduct amount reinsured.....	368,996	3,682 41
Net amount in force December 31, 1891	<u>\$3,695,232</u>	<u>\$33,314 29</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$430,914 47
Total amount of cash dividends declared since the company commenced business	199,233 73
Total amount of the company's stock owned by the directors at par value.....	100,700 00
Losses paid from organization to date.....	183,184 39
Losses incurred during the year, fire	15,789 65
Loaned to stockholders not officers	2,500 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$133,762 00
Premiums received	1,392 03
Losses paid	1,471 12
Total losses incurred during the year in the State of Michigan.....	<u>1,471 12</u>

TEUTONIA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, 114 AND 116 EAST THIRD ST., DAYTON, OHIO.

(Incorporated February, 1865; commenced business March 1, 1865.)

EDWARD PAPE, *President*,J. LINXWEILER, *Jr.*, *Secretary*.

Attorney for Michigan, LEWIS ATKINS, of Port Huron.

CAPITAL.

Capital stock paid\$100,000.

ASSETS.

Real estate.....	\$5,592 18
Loans on bond and mortgage of real estate (first liens).....	252,827 34
Interest due \$325.00 and accrued \$8,321.75 on said mortgage loans; total ..	8,646 75
Value of lands mortgaged.....	\$339,900 00
Buildings (insured for \$125,100.00)	\$70,550 00
Total value of mortgaged premises.....	<u>\$710,450 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States.....	\$55,000 00	\$64,900 00	
STOCKS—			
Merchants' National Bank.....	17,500 00	27,115 00	
Winter's National Bank.....	4,000 00	6,400 00	
City National Bank.....	4,000 00	10,000 00	
Third National Bank, Urbana, O.....	10,000 00	15,000 00	
Third National Bank, Piqua, O.....	1,000 00	1,050 00	
Totals (carried out at market value).....	<u>\$91,500 00</u>	<u>\$124,465 00</u>	124,465 00

Amount loaned on stocks, bonds and other securities (except mortgages)	
held as collateral, the market value of which is \$18,848.00.....	9,200 00
Cash in company's principal office, \$1,191.48; cash in bank, \$7,830.58.....	9,022 06
Interest due and accrued on collateral loans.....	27 00
Gross premiums in due course of collection.....	8,260 89
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	55 00

Aggregate amount of all the available assets of the company\$418,096 22

LIABILITIES.

Amount of unpaid losses.....	\$125 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one	
year or less, from date of policy.....	\$15,806 25
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	55,253 17
Amount of reserve on all outstanding risks.....	70,859 42
Return premiums.....	1,487 19
Aggregate liabilities (except capital stock).....	<u>\$72,471 61</u>

Surplus as regards policy-holders	\$345,624 61
Capital stock	100,000 00
Surplus over capital	<u>\$245,624 61</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$76,661 25
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	<u>11,226 67</u>
Net amount of cash actually received for premiums	\$65,464 58
Interest received on bonds and mortgages	17,929 30
Interest and dividends received on bonds and stocks, and from all other sources	4,644 00
Income from all other sources, viz.: rents	<u>120 00</u>
Aggregate cash income	<u><u>\$88,157 88</u></u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$22,870 63
Net amount paid on losses	\$22,870 63
Cash dividends actually paid	20,000 00
Paid or allowed during the year for commissions and brokerage	9,298 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	14,300 00
Paid state, national and local taxes in this and other states	6,122 49
All other payments	<u>15,995 19</u>
Aggregate cash expenditures	<u><u>\$88,586 69</u></u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$12,090,684	\$137,749 05
Written during the year	6,817,968	76,745 27
Total	\$18,908,553	\$214,494 32
Deduct expirations	6,592,696	74,286 49
In force at the end of the year	\$12,315,855	\$140,207 83
Deduct amount reinsured	918,210	13,467 39
Net amount in force December 31, 1891	<u>\$11,397,645</u>	<u>\$126,740 44</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,362,745 20
Total amount of cash dividends declared since the company commenced business	\$30,250 00
Total amount of the company's stock owned by the directors at par value	21,900 00
Total amount loaned to officers and directors	12,000 00
Losses paid from organization to date	318,267 96
Dividends declared payable in stock from organization	20,000 00
Losses incurred during the year, fire	22,985 63
Loaned to stockholders not officers	<u>7,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$789,920 00
Premiums received	9,639 84
Losses paid	6,867 36
Total losses incurred during the year in the State of Michigan	<u>6,867 36</u>

TRADERS' INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, 160 LA SALLE ST., CHICAGO.

(Incorporated February, 1885; commenced business, May, 1872.)

E. BUCKINGHAM, *President*,R. J. SMITH, *Secretary*.

Attorney for Michigan, SAMUEL H. ROW, of Lansing.

CAPITAL.

Capital stock paid.....\$500,000.

ASSETS.

Real estate.....	\$1,500 00
Loans on bond and mortgage of real estate (first liens).....	144,153 07
Interest due and accrued, on said mortgage loans.....	2,349 07
Value of lands mortgaged.....	\$186,000 00
Buildings (insured for \$129,250.00).....	184,000 00
Total value of mortgaged premises.....	\$370,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.	
United States 4 per cent.....	\$200,000 00	\$283,500 00	
City of Portland, Oregon.....	50,000 00	56,000 00	
Lincoln Park.....	3,000 00	3,000 00	
Chicago Auditorium Association.....	25,000 00	25,000 00	
Stocks—			
National Bank of America.....	20,000 00	29,000 00	
Union National Bank.....	10,000 00	17,000 00	
Continental National Bank.....	82,500 00	49,237 50	
Chicago & Northwestern Railroad.....	25,000 00	29,000 00	
Chicago & Alton Railroad.....	25,000 00	35,375 00	
Chicago City Railway.....	10,000 00	14,100 00	
Chicago West Div. Railway.....	128,300 00	384,900 00	
North Chicago City Railway.....	6,800 00	41,480 00	
North Chicago Street Railway.....	5,000 00	26,250 00	
National Railway.....	20,000 00	36,500 00	
Davenport & R. I. Railway.....	40,000 00	40,800 00	
Packers & Provision Dealers' Insurance Co.....	37,500 00	24,375 00	
Central Music Hall.....	100,000 00	100,000 00	
Dearborn Club.....	2,200 00	7,150 00	
West Chicago Street Railway.....	25,000 00	25,000 00	
American Exchange National Bank.....	50,000 00	65,000 00	
Chicago Packing & Provision Co.....	10,000 00	12,900 00	
	25,000 00	24,512 50	
Totals (carried out at market value).....	\$880,300 00	\$1,281,180 00	1,281,180 00

Cash in company's principal office, \$379.82; cash in bank, \$51,670.31.....	52,050 13
Interest due and accrued on stocks, not included in "market value".....	8,722 50
Gross premiums in due course of collection.....	54,777 07
Due from other companies for reinsurance on losses already paid.....	22,032 53

Aggregate amount of all the available assets of the company.....	\$1,566,764 37
Deduct special deposits.....	56,000 00
Total admitted assets.....	\$1,510,764 37

LIABILITIES.

Amount of unpaid losses (of which \$11,040.87 are resisted).....		\$79,071 01
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$245,425 86	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	180,953 68	
Amount of reserve on all outstanding risks.....		426,379 54
Commissions and brokerage.....		7,828 74
All other claims against the company.....		26,534 38
Aggregate.....		\$539,813 67
Deduct liabilities on special deposit.....		12,759 29
Net liabilities (except capital stock).....		\$527,054 38
Surplus as regards policy-holders.....	\$683,709 99	
Capital stock.....	500,000 00	
Surplus over capital.....	\$483,709 99	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$796,472 66	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	176,907 80	
Net amount of cash actually received for premiums.....		\$621,564 86
Interest received on bonds and mortgages.....		10,785 10
Interest and dividends received on bonds and stocks, and from all other sources.....		50,392 47
Aggregate cash income.....		\$682,742 43

EXPENDITURES DURING THE YEAR..

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$432,196 27	
Deduct amount actually received for salvages.....	\$2,135 82	
Reinsurance.....	45,248 42	47,594 24
Net amount paid on losses (of which \$44,561.74 belonged to prior years)...		\$384,604 03
Cash dividends actually paid.....		50,000 00
Paid or allowed during the year for commissions and brokerage.....		122,406 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		49,049 50
Paid state, national, and local taxes, in this and other states.....		20,830 58
All other payments, viz.: rent, postage, printing and supplies, and miscellaneous expenses.....		22,568 72
Aggregate cash expenditures.....		\$649,459 43

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$52,696,857	\$767,542 10
Written during the year.....		61,006,932	802,123 03
Total.....		\$113,703,789	\$1,569,665 13
Deduct expirations.....		43,586,401	672,322 74
In force at the end of the year.....		\$69,117,388	\$897,641 39
Deduct amount reinsured.....		5,029,652	78,727 94
Net amount in force December 31, 1891.....		\$64,087,736	\$823,913 45

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,419,923 55
Total amount of cash dividends declared since the company commenced business.....	972,500 00
Total amount of the company's stock owned by the directors at par value.....	102,600 00
Losses paid from organization to date.....	5,145,004 58
Losses incurred during the year, fire.....	456,338 98

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$56,000 00	\$12,759 29

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,514,232 00
Premiums received.....	51,022 52
Losses paid.....	26,436 11
Total losses incurred during the year in the State of Michigan.....	30,232 26

UNION INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

(Incorporated February 6, 1894; commenced business July 25, 1893.)

CHAS. S. HOLLINSHEAD, *President*, EDWARD R. DANIELS, *Secretary*.

Attorney for Michigan, FRANK O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid..... \$250,000.

ASSETS.

Real estate.....	\$160,000 00
Loans on bond and mortgage of real estate (first liens).....	9,900 00
Interest due and accrued, on said mortgage loans.....	150 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>
Chesapeake & Delaware Canal Co.....	\$15,000 00	\$8,625 00
American Steamship Co.....	6,000 00	6,360 00
Sasquehanna Coal Co.....	10,000 00	11,900 00
Baltimore & Ohio Railroad, Parkersburg branch.....	25,000 00	28,750 00
Steuenville & Indiana Railroad Co.....	15,000 00	15,900 00
Philadelphia & Reading.....	25,000 00	29,500 00
Pennsylvania Car Trust, C.....	2,000 00	2,000 00
" " " F.....	8,000 00	8,000 00
New York " " C.....	29,000 00	29,000 00
Shamokin, Sunbury & Lewisburg Railroad.....	4,000 00	4,140 00
Bethlehem Iron Co.....	2,000 00	2,000 00
Philadelphia & Reading Railroad.....	4,000 00	3,485 00
" " " ".....	5,000 00	1,912 50
Perkiomen Railroad Co.....	13,000 00	13,325 00
STOCKS—		
Little Schuylkill Railroad.....	5,000 00	6,775 00
Pennsylvania Railroad.....	10,000 00	11,425 00
North Pennsylvania Railroad.....	6,900 00	11,238 00
Delaware Railroad.....	1,200 00	1,438 00
Philadelphia National Bank.....	6,900 00	16,660 00
Farmers & Mechanics' National Bank.....	8,900 00	12,320 00
Totals (carried out at market value).....	\$301,600 00	\$224,803 50

224,803 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is, \$39,737	\$23,500 00
Cash in company's principal office, \$618.00; cash in bank, \$28,841.80	29,459 80
Interest due and accrued on stocks, not included in "market value"	1,209 17
Interest due and accrued on collateral loans	4 17
Gross premiums in due course of collection	77,170 32
Bills receivable, <i>not matured</i>	115 00
Rents due and accrued	801 04
Due from other companies for reinsurance on losses already paid	742 50
Aggregate amount of all the available assets of the company	\$532,855 50

LIABILITIES.

Amount of unpaid losses (of which \$1,592.41 are resisted)	\$50,225 61
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$85,788 99
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	77,510 88
Amount of reserve on all outstanding risks	163,269 67
Reclaimable by insured on perpetual policies	34,773 00
Cash dividends declared, due or to become due	1,730 03
Commissions and brokerage	16,999 49
All other claims against the company	848 53
Aggregate liabilities (except capital stock)	\$267,846 33
Surplus as regards policy-holders	\$265,009 17
Capital stock	250,000 00
Surplus over capital	\$15,009 17

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$263,174 89	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	97,858 42	
Net amount of cash actually received for premiums		\$265,316 47
Interest received on bonds and mortgages		592 50
Interest and dividends received on bonds and stocks, and from all other sources		14,315 60
Income from all other sources, viz.: rents		6,104 45
Aggregate cash income		\$286,329 02

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses	\$221,840 97	\$125 35	
Deduct amount actually received for salvages	\$583 08		
Reinsurance	18,226 70	62 87	
	\$204,793 86	\$62 88	
Net amount paid on losses (of which \$31,897.49 belonged to prior years) ..			\$204,856 54
Cash dividends actually paid			575 85
Paid or allowed during the year for commissions and brokerage			50,747 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes			24,386 96
Paid state, national, and local taxes, in this and other states			9,396 70
All other payments, viz.: building, \$4,033.55; marine expenses, \$535.43; interest paid on borrowed money, \$5.21; advertising, postage, supplies, etc., \$20,218.34; expenses			24,792 53
Aggregate cash expenditures			\$314,756 23

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$38,685,788	\$398,466 47
Written during the year.....	37,559,385	382,445 40
Total	\$71,545,153	\$780,911 87
Deduct expirations.....	33,933,550	367,367 23
In force at the end of the year.....	\$37,611,608	\$413,544 64
Deduct amount reinsured.....	6,990,235	77,109 98
Net amount in force December 31, 1891.....	\$30,621,348	\$336,434 71

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$22,151,491 00
Total amount of cash dividends declared since the company commenced business.....	1,876,221 00
Total amount of the company's stock owned by the directors at par value.....	31,786 11
Total amount loaned to officers and directors.....	17,500 00
Losses paid from organization to date.....	16,082,851 00
Dividends declared payable in stock from organization.....	15,000 00
Losses incurred during the year, fire.....	223,361 79
Loaned to stockholders not officers.....	11,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,197,201 00
Premiums received.....	16,992 17
Losses paid.....	8,084 26
Total losses incurred during the year in the State of Michigan.....	10,178 98

UNION FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 426 MAIN STREET, BUFFALO.

(Incorporated June 16, 1874; commenced business June 16, 1874.)

GEORGE SANDBROCK, *President*, ALEXANDER MARTIN, *Secretary*.

Attorney for Michigan, KARL SCHMIDMANN, of Detroit.

CAPITAL.

Capital stock paid\$100,000.

ASSETS.

Real estate.....	\$12,500 00
Loans on bond and mortgage of real estate (first liens).....	138,025 50
Interest due, \$939.75; and accrued, \$774.87; on said mortgage loans; total.....	1,714 62
Value of lands mortgaged.....	\$256,817 00
Buildings (insured for \$15,500).....	179,100 00
Total value of mortgaged premises.....	\$435,917 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
U. S. Consols., 4 per cent registered	\$3,000 00	\$5,850 00	
Buffalo City	1,000 00	1,000 00	
Buffalo East Side Street R'y.....	6,000 00	6,000 00	
Totals (carried out at market value)	\$12,000 00	\$12,850 00	\$12,850 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$3,000	1,000 00
Cash in company's principal office, \$440.49; cash in bank, \$10,500.49	10,940 98
Interest due and accrued on stocks, not included in "market value"	35 00
Interest due and accrued on collateral loans	5 00
Gross premiums in due course of collection	4,078 09
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	840 61
Due from other companies for reinsurance on losses already paid	4,443 57
Aggregate amount of all the available assets of the company	\$186,433 37

LIABILITIES.

Amount of unpaid losses	\$2,858 20
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$28,187 19
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	10,584 43
Amount of reserve on all outstanding risks	38,751 62
Aggregate liabilities (except capital stock)	\$41,609 82
Surplus as regards policy-holders	\$144,823 55
Capital stock	100,000 00
Surplus over capital	\$44,823 55

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks. \$37,841 80
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	5,074 16
Net amount of cash actually received for premiums	\$32,267 64
Interest received on bonds and mortgages	7,711 11
Interest and dividends received on bonds and stocks, and from all other sources	1,314 87
Income from all other sources, viz.: rents	504 18
Aggregate cash income	\$41,797 80

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks. \$19,648 76
Deduct amount actually received for salvages	\$173 85 }
Reinsurance	2,310 47 }
Net amount paid on losses (of which \$800 belonged to prior years)	\$16,884 44
Cash dividends actually paid	6,000 00
Paid or allowed during the year for commissions and brokerage	4,242 25
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	5,834 00
Paid state, national, and local taxes, in this and other states	2,165 71
All other payments, viz.: printing and stationery, \$441.60; expense acct., \$1,282.22	1,723 82
Aggregate cash expenditures	\$36,850 22

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$4,572,833	\$71,061 01
Written during the year	4,189,060	41,572 68
Total.....	\$8,761,893	\$112,633 69
Deduct expirations	8,864,816	34,906 38
In force at the end of the year.....	\$4,897,077	\$77,748 31
Deduct amount reinsured.....	470,156	5,120 42
Net amount in force December 31, 1891.....	\$4,426,921	\$72,627 89

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$511,892 19
Total amount of cash dividends declared since the company commenced business.....	120,000 00
Total amount of the company's stock owned by the directors at par value.....	56,700 00
Total amount loaned to officers and directors.....	1,000 00
Losses paid from organization to date	226,416 98
Losses incurred during the year, fire	18,942 64
Loaned to stockholders not officers.....	2,740 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken.....	<i>Fire risks.</i> \$235,852 00
Premiums received.....	3,170 68
Losses paid.....	4,296 68
Total losses incurred during the year in the State of Michigan.....	4,306 98

UNITED FIREMEN'S INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 419 WALNUT ST., PHILADELPHIA, PA.

(Incorporated April 2, 1860; commenced business April 1, 1861.)

ROBT. B. BEATH, *President*,DENNIS J. SWEENEY, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit, Mich.

CAPITAL.

Capital stock paid.....\$300,000.

ASSETS.

Real estate	\$115,850 00
Loans on bond and mortgage of real estate (first liens).....	639,781 50
Interest due, \$2,034.43, and accrued, \$9,114.88, on said mortgage loans; total	11,149 31
Total value of mortgaged premises (buildings insured for \$454,180).....	\$1,304,100 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Philadelphia city	\$40,000 00	\$41,200 00	
Northern Central Railroad	10,000 00	11,500 00	
Chicago & Western Indiana Railroad	10,000 00	11,300 00	
Zanesville & Ohio Railroad	10,000 00	6,000 00	
Pennsylvania Equipment Trust Company	10,000 00	9,500 00	
Jacksonville, Tampa & Key West Railroad	10,000 00	10,000 00	
Toledo Balt Line Railway Co.	10,000 00	10,000 00	
Chattanooga Union Railroad Company	15,000 00	15,375 00	
Oregon Pacific Railroad Company	10,000 00	4,000 00	
McKeesport & Belle Vernon Railroad Company	10,000 00	11,800 00	
Atlantic City Railroad Company	20,000 00	20,400 00	
Lehigh Valley Railway Company	20,000 00	20,200 00	
Philadelphia & Reading Railroad Company	10,000 00	10,550 00	
The Mortgage Trust Company of Pennsylvania	10,000 00	10,000 00	
The Real Estate Title Insurance and Trust Co.	20,000 00	20,000 00	
City of Woonsocket, Dakota	6,000 00	6,300 00	
STOCKS—			
Union Passenger Railway Company	7,500 00	25,500 00	
Continental Passenger Railway Company	20,000 00	24,000 00	
Totals (carried out at market value)	\$248,500 00	\$287,625 00	\$287,625 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$122,281.12	77,700 00
Cash in company's principal office, \$154.61; cash in bank, \$35,946.85	36,101 46
Interest due and accrued on stocks, not included in "market value"	855 00
Interest due and accrued on collateral loans	994 85
Gross premiums in due course of collection	36,584 42
Rents due and accrued	102 00
Due from other companies for reinsurance on losses already paid for perpetual deposits	3,870 65
Aggregate amount of all the available assets of the company	\$1,190,614 19

LIABILITIES.

Amount of unpaid losses (of which \$3,426.50 are resisted)	\$34,422 56
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$105,129 06
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	80,983 14
Amount of reserve on all outstanding risks	186,112 20
Reclaimable by insured on perpetual policies	574,568 17
Due and accrued for salaries, rent, advertising, or agency expenses	628 31
Commissions and brokerage	9,929 53
Return premiums, state, city, county or other taxes	3,838 15
Aggregate liabilities (except capital stock)	\$809,498 92
Surplus as regards policy-holders	\$381,115 27
Capital stock	300,000 00
Surplus over capital	\$81,115 27

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks. \$394,205 81
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	40,332 40
Net amount of cash actually received for premiums	\$253,873 41
Interest received on bonds and mortgages and ground rents	39,316 44
Interest and dividends received on bonds and stocks, and from all other sources	18,377 71
Income from all other sources, viz.: rents	106 78
Aggregate cash income	\$311,674 34

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$203,277 47	
Net amount paid on losses (of which \$16,232.12 belonged to prior years) ..		\$203,277 47
Cash dividends actually paid		21,000 00
Paid or allowed during the year for commissions and brokerage		55,183 98
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes		20,185 74
Paid state, national and local taxes in this and other states		7,450 54
All other expenses, viz.: agency expenses, \$7,508.97; advertising, \$959.63; office expenses, \$3,678.90; printing, \$1,467.80; legal expenses, \$394.63; traveling expenses, \$4,564.96		18,574 89
Aggregate cash expenditures		<u>\$325,622 62</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Perpetual. Premiums thereon.</i>
In force December 31, 1890	\$31,122,834	\$327,511 19	\$26,438,302	\$311,584 96
Written during the year	82,971,694	310,558 69	1,786,700	40,382 78
Total	\$64,092,528	\$638,064 88	\$28,225,002	\$351,897 74
Deduct expirations	28,393,789	268,344 76	708,175	16,443 25
In force at the end of the year	\$35,400,739	\$369,720 12	\$27,521,827	\$335,454 49
Deduct amount reinsured	1,360,521	13,022 18	29,000	997 50
Net amount in force December 31, 1891	<u>\$34,040,218</u>	<u>\$356,697 99</u>	<u>\$27,492,827</u>	<u>\$334,456 99</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,445,850 64
Total amount of cash dividends declared since the company commenced business	296,506 00
Total amount of the company's stock owned by the directors at par value	49,700 00
Total amount loaned to officers and directors	4,000 00
Losses paid from organization to date	1,551,984 88
Dividends declared payable in stock from organization	217,610 83
Loaned to stockholders not officers	<u>13,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire, marine and inland risks taken	<i>Fire risks.</i> \$509,083 00
Premiums received	6,298 32
Losses paid	3,046 91
Total losses incurred during the year in the State of Michigan	<u>4,214 07</u>

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 172 BROADWAY, NEW YORK.

(Incorporated April 1, 1824; commenced business April 9, 1824.)

W. W. UNDERHILL, *President*,W. H. GRIFFEN, *Secretary*.

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Capital stock paid \$250,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$505,500 00
Interest due and accrued on said mortgage loans.....	2,140 00
Value of lands mortgaged.....	\$335,500 00
Buildings (insured for \$535,450).....	660,000 00
Total value of mortgaged premises.....	\$995,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
United States 4 per cent bonds.....	\$5,000 00	\$5,350 00	
Rensselaer & Saratoga R. R. stock.....	15,000 00	25,500 00	
New York Central & Hudson R. R. K. stock.....	45,000 00	52,388 75	
Totals (carried out at market value).....	\$65,000 00	\$83,718 75	83,718 75

Cash in company's principal office, \$12,208.42; cash in bank, \$1,814.50.....	14,022 92
Interest due and accrued on stocks, not included in "market value".....	1,325 00
Gross premiums in due course of collection.....	64,577 15

Aggregate amount of all the available assets of the company.....	\$671,283 82
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LIABILITIES.

Amount of unpaid losses (of which \$3,400 are resisted).....	\$26,013 54
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$63,091 86
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	100,241 41
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	12,696 84

Amount of reserve on all outstanding risks.....	176,030 11
Cash dividends declared, due or to become due.....	12 50
Due and accrued for salaries, rent, advertising or agency expenses.....	1,669 90
Commissions and brokerage.....	5,687 17
Return premiums.....	4,751 14

Aggregate liabilities (except capital stock).....	\$214,164 36
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Surplus as regards policy-holders.....	\$457,119 46
Capital stock.....	250,000 00
Surplus over capital.....	\$207,119 46

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$249,792 87	\$24,197 88
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	45,924 21	7,515 83
	\$203,868 66	\$16,682 05

Net amount of cash actually received for premiums.....	\$220,250 71
Interest received on bonds and mortgages.....	27,669 15
Interest and dividends received on bonds and stocks, and from all other sources.....	1,273 40
Income from all other sources.....	10 50
Aggregate cash income.....	\$249,203 76

EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....		\$149,889 92	\$31,221 41
Deduct amount actually received for salvages....	\$2,418 57 }	17,842 04	4,376 96
Reinsurance.....	19,805 33 }		
		<u>\$132,047 88</u>	<u>\$26,844 55</u>
Net amount paid on losses (of which \$16,847.61 belonged to prior years)...			\$158,892 43
Cash dividends actually paid.....			24,909 75
Paid or allowed during the year for commissions and brokerage.....			48,634 49
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			18,493 41
Paid state, national, and local taxes, in this and other states.....			382 80
All other payments, viz.: rents, \$6,000; fire patrol, \$438.11; advertising, \$987.50; stationery, \$1,503.09; sundries, \$12,505.66; total.....			21,434 36
Aggregate cash expenditures.....			<u><u>\$272,837 24</u></u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$27,207,536	\$240,205 65	\$815,487	\$24,455 17
Written during the year.....	42,621,375	294,149 02	909,931	24,756 60
Total.....	<u>\$69,828,911</u>	<u>\$534,354 67</u>	<u>\$1,785,388</u>	<u>\$49,211 77</u>
Deduct expirations.....	22,626,303	200,705 83	977,083	27,881 08
In force at the end of the year.....	\$47,002,608	\$333,648 84	\$808,305	\$21,380 69
Deduct amount reinsured.....	2,983,677	29,423 74	352,758	9,138 35
Net amount in force December 31, 1891.....	<u>\$44,068,931</u>	<u>\$304,225 10</u>	<u>\$455,547</u>	<u>\$12,696 84</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,449,311 00
Total amount of cash dividends declared since the company commenced business.....	1,751,591 00
Total amount of the company's stock owned by the directors at par value.....	50,800 00
Losses paid from organization to date.....	2,334,348 00
Dividends declared payable in stock from organization.....	<u>166,658 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$815,775 00
Premiums received.....	8,858 00
Losses paid.....	4,080 88
Total losses incurred during the year in the State of Michigan.....	<u>4,080 88</u>

WESTCHESTER FIRE INSURANCE COMPANY.

HOME OFFICE, 66 WALL ST., NEW YORK CITY.

(Incorporated as a mutual March 14, 1887; commenced business as a joint stock January 1, 1870.)

GEO. R. CRAWFORD, *President*,

JNO. Q. UNDERHILL, *Secretary*.

CAPITAL.

Capital stock paid \$300,000.

ASSETS.

Real estate	\$214,000 00
Loans on bond and mortgage of real estate (first liens)	348,200 00
Interest due, \$562.50; and accrued, \$1,909.49, on said mortgage loans	2,471 99

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
New York City	\$100,000 00	\$102,000 00	
United States	75,000 00	88,000 00	
Richmond City, Va.	15,000 00	15,800 00	
Central Pacific R. R.	25,000 00	25,000 00	
Richmond & Danville R. R.	20,000 00	22,800 00	
St. Joseph & Grand Island R. R.	20,000 00	18,200 00	
Housatonic R. R.	20,000 00	21,000 00	
Chicago, Burlington & Quincy R. R.	20,000 00	18,000 00	
Philadelphia & Reading R. R.	25,000 00	21,500 00	
Atchison, Topeka & Santa Fé R. R.	20,000 00	17,000 00	
STOCKS—			
Albany & Susquehanna R. R.	40,000 00	68,000 00	
Harlem R. R.	60,000 00	156,000 00	
New York, Lackawanna & Western R. R.	80,000 00	88,000 00	
Rensselaer & Saratoga R. R.	50,000 00	85,000 00	
Long Island	50,000 00	48,000 00	
New York Central R. R.	20,000 00	23,500 00	
Consolidated Gas Co.	20,000 00	20,800 00	
Totals (carried out at market value)	\$660,000 00	\$838,200 00	838,200 00
Cash in bank			140,964 98
Gross premiums in due course of collection			138,903 33
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks			2,851 01
Aggregate			\$1,685,591 31
Deduct special deposits			90,000 00
Total admitted assets			\$1,595,591 31

LIABILITIES.

Amount of unpaid losses (of which \$3,500.00 are resisted)	\$110,814 98
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$349,081 73
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	479,750 52
Amount of reserve on all outstanding risks	828,832 25
Commissions and brokerage	24,141 20
Aggregate	\$963,788 43
Deduct liabilities on special deposits	34,009 34
Net liabilities (except capital stock)	\$929,779 09

Surplus as regards policy-holders.....	\$665,812 22
Capital stock.....	\$300,000 00
Surplus over capital.....	<u>\$965,812 22</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$1,178,452 37	\$3,122 45
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	128,458 45	-----
	<u>\$1,049,993 92</u>	<u>\$3,122 45</u>
Net amount of cash actually received for premiums.....		\$1,053,116 37
Interest received on bonds and mortgages.....		27,457 33
Interest and dividends received on bonds and stocks, and from all other sources.....		31,751 30
Income from all other sources, viz.: rents.....		164 00
Aggregate cash income.....		<u>\$1,112,489 00</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$689,439 21	
Deduct amount actually received for salvages.....	\$1,827 48 }	30,994 94
Reinsurance.....	29,167 46 }	
Net amount paid on losses (of which \$67,909.19 belonged to prior years).....		\$608,494 27
Cash dividends actually paid.....		30,000 00
Paid or allowed during the year for commissions and brokerage.....		239,749 72
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		42,013 89
Paid state, national, and local taxes, in this and other states.....		24,183 64
All other payments, viz.: postage, exchange, tel. and exp., advertising, rent, printing, stationery, fire patrol, legal, gen'l agency and traveling, maps and incidental.....		132,455 02
Aggregate cash expenditures.....		<u>\$1,076,896 54</u>

MISCELLANEOUS.:

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$163,218,679	\$1,576,359 18	\$80,050	\$1,652 75
Written during the year.....	116,675,708	1,213,884 74	-----	-----
Total.....	\$279,894,382	\$2,790,243 92	\$80,050	\$1,652 75
Deduct expirations.....	111,472,350	1,121,138 15	60,050	1,652 75
In force at the end of the year.....	\$168,422,032	\$1,669,105 77	-----	-----
Deduct amount reinsured.....	5,809,987	58,380 68	-----	-----
Net amount in force December 31, 1891.....	<u>\$162,612,095</u>	<u>\$1,610,775 14</u>	-----	-----

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$15,861,839 47
Total amount of cash dividends declared since the company commenced business.....	588,000 00
Total amount of the company's stock owned by the directors at par value.....	95,000 00
Losses paid from organization to date.....	8,752,628 71
Dividends declared payable in stock from organization.....	100,000 00
Losses incurred during the year, fire, marine and inland.....	645,729 32
Loaned to stockholders not officers.....	12,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$25,000 00	\$17,576 78
Virginia.....	15,000 00	8,882 62
Oregon.....	50,000 00	7,550 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire, marine and inland risks taken.....	\$4,214,275 00
Premiums received.....	58,550 29
Losses paid.....	83,108 72
Total losses incurred during the year in the State of Michigan.....	82,000 14

WESTERN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 411 WOOD ST., PITTSBURG.

(Incorporated March 20, 1849; commenced business, May 1, 1849.)

ALEXANDER NIMICK, *President*, - - - - - WM. P. HERBERT, *Secretary*.

Attorney for Michigan, AMOS C. BLODGET, of Detroit.

CAPITAL.

Capital stock paid\$300,000.

ASSETS.

Real estate.....	\$62,000 00
Loans on bond and mortgage of real estate (first liens).....	166,097 50
Interest due and accrued, on said mortgage loans.....	2,082 00
Value of lands mortgaged.....	\$171,300 00
Buildings.....	316,900 00
Total value of mortgaged premises.....	\$488,200 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>	
United States.....	\$80,000 00	\$85,100 00	
Allegheny County Riot.....	20,000 00	20,000 00	
Pittsburgh Junc. R. R.....	18,000 00	20,880 00	
Pittsburgh & Western R. R. Co.....	15,000 00	10,400 00	
Lawrence R. R. Co.....	1,000 00	1,070 00	
Monongahela Incline Plane Co.....	4,000 00	4,080 00	
Pittsburg & Allegheny Bridge Co.....	15,000 00	15,525 00	
Central Traction Co.....	15,000 00	15,825 00	
Wilkinsburgh Borough.....	30,000 00	30,600 00	
Braddock Township School.....	12,000 00	12,120 00	
Bellevue Borough School.....	1,000 00	1,010 00	
German Evan. Prot. Church.....	6,000 00	6,310 00	
German Evan. Prot. Church.....	2,000 00	2,120 00	
Totals (carried out at market value).....	\$168,000 00	\$175,020 00	175,020 00

Cash in company's principal office, \$216.78; cash in bank, \$7,063.99	\$7,280 77
Interest accrued on stocks, not included in "market value"	432 00
Gross premiums in due course of collection	20,125 19
Rents due and accrued	225 00
Due from other companies for reinsurance on losses already paid	623 34
Aggregate amount of all the available assets of the company	<u>\$433,885 80</u>

LIABILITIES.

Amount of unpaid losses	\$32,293 53
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$30,788 32
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	34,760 73
Amount of reserve on all outstanding risks	95,549 05
Due and accrued for salaries, rent, advertising, or agency expenses	150 00
Commissions and brokerage	3,818 66
Return premiums, taxes, etc.	150 00
Aggregate liabilities (except capital stock)	<u>\$131,961 24</u>
Surplus as regards policy-holders	\$301,924 56
Capital stock	300,000 00
Surplus over capital	<u>\$1,924 56</u>

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$174,928 14	\$371 67
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	21,496 71	2 38
	<u>\$153,431 43</u>	<u>\$369 29</u>
Net amount of cash actually received for premiums	\$153,800 72	
Interest received on bonds and mortgages	9,740 04	
Interest and dividends received on bonds and stocks, and from all other sources	8,409 20	
Income from all other sources, viz.: rents	975 00	
Aggregate cash income	<u>\$172,924 96</u>	

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses	\$157,705 72	
Deduct amount actually received for salvages	\$806 14 }	
Reinsurance	5,082 10 }	5,867 24
Net amount paid on losses (of which \$31,186.41 belonged to prior years) ..	\$151,838 48	
Cash dividends actually paid	9,000 00	
Paid or allowed during the year for commissions and brokerage	26,348 57	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	8,994 96	
Paid state, national, and local taxes, in this and other states	4,867 91	
All other payments, viz.: office, agency and other expenses	6,556 03	
Aggregate cash expenditures	<u>\$207,605 95</u>	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums Marine and thereon. inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$16,355,801	\$188,198 79	-----
Written during the year.....	15,817,781	177,707 40	\$45,562
Total.....	\$32,153,532	\$365,906 19	\$45,562
Deduct expirations.....	15,343,941	173,517 87	45,562
In force at the end of the year.....	\$16,809,591	\$192,388 32	-----
Deduct amount reinsured.....	431,704	4,844 31	-----
Net amount in force December 31, 1891.....	\$16,374,887	\$188,044 01	-----

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,347,651 24
Total amount of cash dividends declared since the company commenced business.....	890,500 00
Total amount of the company's stock owned by the directors at par value.....	65,300 00
Losses paid from organization to date.....	1,864,539 92
Dividends declared payable in stock from organization.....	168,750 00
Losses incurred during the year, fire, marine and inland.....	158,750 74

□ BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire, marine and inland risks taken.....	<i>Fire risks.</i> 475,364 00
Premiums received.....	5,361 35
Losses paid.....	7,919 68
Total losses incurred during the year in the State of Michigan.....	4,648 45

WILLIAMSBURGH CITY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 15 BROADWAY, BROOKLYN.

(Incorporated March, 1853; commenced business, March, 1853.)

MARSHALL S. DRIGGS, *President*, - - - - - FRED'K H. WAY, *Secretary*.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid ----- \$250,000.

ASSETS.

Real estate.....	\$634,843 90
Loans on bond and mortgage of real estate (first liens).....	437,850 00
Interest due and accrued on said mortgage loans.....	1,460 64
Value of lands mortgaged.....	\$385,750 00
Buildings (insured for \$364,300.00).....	\$98,060 00
Total value of mortgaged premises.....	\$763,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.	
United States	\$5,000 00	\$5,750 00	
Richmond, Va.	12,500 00	12,500 00	
Georgia	25,000 00	29,250 00	
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co.	20,000 00	22,000 00	
Stocks—			
Long Island Bank of Brooklyn	10,000 00	14,200 00	
First National Bank of Brooklyn	5,000 00	25,000 00	
People's Gaslight Co. of Brooklyn	18,000 00	9,750 00	
Metropolitan Gaslight Co. of Brooklyn	5,080 00	5,000 00	
Dry-dock, E. Broadway & Battery R. R. Co., N. Y.	20,000 00	26,000 00	
Central Park, North & East River R. R. Co., N. Y.	20,000 00	20,200 00	
Kings County Trust Co. of Brooklyn	30,000 00	36,000 00	
Brooklyn City R. R. Co. of Brooklyn	6,500 00	12,025 00	
Washington Trust Co. of New York	26,620 00	46,052 60	
Forty-second St. & Grand St. Ferry R. R. Co.	8,300 00	6,105 00	
New York & New Jersey Telephone Co.	24,000 00	57,800 00	
Brooklyn & New York Ferry Co.	10,000 00	9,700 00	
..... script	5,000 00	8,500 00	
..... script	1,200 00	1,224 00	
Totals (carried out at market value)	\$242,120 00	\$346,856 60	\$346,856 60

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$7,705.00	6,000 00
Cash in company's principal office, \$1,388.06; cash in bank, \$16,767.50	18,155 56
Interest due and accrued on stocks, not included in "market value"	3,642 70
Interest due and accrued on collateral loans	25 00
Gross premiums in due course of collection	68,283 17
Rents due and accrued	7,539 73
Due from other companies for reinsurance on losses already paid	2,515 91

Aggregate	\$1,527,173 21
Deduct special deposits in other states	41,750 00
Total admitted assets	\$1,485,423 21

LIABILITIES.

Amount of unpaid losses (of which \$4,430.41 are resisted)	\$35,914 04
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$182,668 15
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	294,738 76
Amount of reserve on all outstanding risks	467,446 91
Cash dividends declared, due or to become due	100 00
Due and to become due for borrowed money	145,000 00
Commissions, \$11,258.13; taxes, \$2,553.27; reinsurance, \$2,424.43; total	16,235 83
Aggregate	\$664,696 78
Deduct liabilities on special deposits	22,862 37
Net liabilities (except capital stock)	\$641,834 41
Surplus as regards policy-holders	\$843,588 80
Capital stock	250,000 00
Surplus over capital	\$598,588 80

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks.
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	\$637,806 51
	86,692 24

Net amount of cash actually received for premiums	\$550,914 27
Interest received on bonds and mortgages	14,579 05
Interest and dividends received on bonds and stocks, and from all other sources	17,255 71
Income from all other sources, viz.: rents	\$45,311 31
Deduct taxes and expenses N. Y. building	18,549 43
	<u>26,761 88</u>
Aggregate cash income	<u>\$609,510 91</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i>
Deduct amount actually received for salvages	\$435,195 74
Reinsurance	56,573 78
	<u>\$378,481 96</u>
Net amount paid on losses (of which \$47,748.64 belonged to prior years) ..	
Cash dividends actually paid	49,980 00
Paid or allowed during the year for commissions and brokerage	135,827 96
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes	60,402 69
Paid state, national, and local taxes, in this and other states	6,026 24
All other payments	38,684 99
	<u>\$669,403 84</u>
Aggregate cash expenditures	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$120,616 385	\$942,109 88
Written during the year	82,570 282	647,043 50
Total	<u>\$203,186 667</u>	<u>\$1,589,153 42</u>
Deduct expirations	79,778,007	615,249 80
In force at the end of the year	\$123,413,660	\$973,904 12
Deduct amount reinsured	5,710,745	60,360 61
Net amount in force December 31, 1891	<u>\$117,702,915</u>	<u>\$913,543 51</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$13,612,604 50
Total amount of cash dividends declared since the company commenced business	1,252,500 00
Total amount of the company's stock owned by the directors at par value	80,000 00
Total amount loaned to officers and directors	5,000 00
Losses paid from organization to date	6,521,702 27
Losses incurred during the year, fire	359,406 55
Loaned to stockholders not officers	1,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$29,250 00	\$19,297 14
Virginia	12,500 00	3,565 28

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

		<i>Fire risks.</i>
Fire risks taken		\$1,685,340 00
Premiums received	<i>1</i>	16,188 28
Losses paid		16,121 67
Total losses incurred during the year in the State of Michigan		16,121 67

FOREIGN FIRE, FIRE MARINE, AND MARINE
INSURANCE COMPANIES.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF
FOREIGN INSURANCE COMPANIES.

AUTHORIZED TO DO BUSINESS IN MICHIGAN.

Showing their Condition on the 31st day of December, 1891.

UNITED STATES BRANCH.
BRITISH AMERICA ASSURANCE COMPANY.
CANADA.

HOME OFFICE, NOS. 20 AND 22 FRONT ST., TORONTO.

(Incorporated 1883; commenced business 1883.)

JOHN MORRISON, *Governor*, - - - - - W. H. BANKS, *Assistant Secretary*.

Attorney for Michigan, LUCIAN H. FOX, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$275,000 00	\$325,187 50	
Ohio state	80,000 00	38,600 00	
Georgia state	100,000 00	106,000 00	
Chicago & Northwest R'y	25,000 00	26,250 00	
Burlington, Cedar Rapids & Northern R'y	20,000 00	21,400 00	
New York & West Shore R. R.	10,000 00	10,100 00	
City of Toronto debentures	50,000 00	52,000 00	
City of Richmond, Va.	50,125 00	51,875 00	
Totals (carried out at market value)	\$585,125 00	\$649,912 50	\$649,912 50
Cash in bank			31,870 32
Interest due and accrued on stocks, not included in "market value"			8,215 03
Gross premiums in due course of collection			101,880 22
Aggregate			\$791,878 07
Deduct special deposits in other states			156,250 00
Total admitted assets			\$635,628 07

LIABILITIES.

Amount of unpaid losses (of which \$7,055.78 are resisted)		\$89,122 13
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$204,973 00	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	155,166 24	
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	14,812 40	
Amount of reserve on all outstanding risks		377,950 64
Commissions and brokerage		20,839 38
Return premiums		10,999 67
Aggregate		\$498,911 82
Deduct liabilities on special deposits		57,575 98
Net liabilities (except capital stock)		\$441,335 84

Surplus as regards policy-holders	\$194,392 23
Deposit capital	200,000 00
Impairment of deposit capital	\$5,707 77

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$588,606 64	\$52,006 96
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	80,069 27	18,086 94
	\$508,537 37	\$33,910 02
Net amount of cash actually received for premiums	\$542,477 39	
Interest and dividends received on bonds and stocks, and from all other sources	28,097 25	
Aggregate cash income	\$570,574 64	

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$415,712 50	\$26,280 98
Reinsurance	83,966 96	1,594 77
	\$381,745 54	\$24,686 21
Net amount paid on losses (of which \$48,305.34 belonged to prior years) ..	\$406,431 75	
Paid or allowed during the year for commissions and brokerage	106,343 22	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	15,050 00	
Paid state, national and local taxes, in this and other states	15,618 17	
All other payments, viz.: board, express, fire patrol, printing, traveling, stationery and advertising	31,011 42	
Aggregate cash expenditures	\$574,454 56	

MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890	\$90,562,992	\$752,903 44	\$1,043,652	\$23,750 79
Written during the year	49,495,562	598,581 09	6,854,994	51,356 69
Total	\$110,058,554	\$1,351,484 53	\$7,898,646	\$75,107 48
Deduct expirations	50,781,080	619,291 79	7,318,558	60,296 08
In force at the end of the year	\$59,277,474	\$732,192 74	\$580,088	\$14,812 40
Deduct amount reinsured	844,233	14,061 14		
Net amount in force December 31, 1891	\$58,433,241	\$718,141 60	\$580,088	\$14,812 40

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$9,273,842 65
Total amount of cash dividends declared since the company commenced business	1,100,618 28
Total amount of the company's stock owned by the directors at par value	55,900 00
Losses paid from organization to date	5,921,801 37
Losses incurred during the year, fire, marine and inland	454,600 71
Amount deposited in different states and countries for the security of all the company's policy-holders	498,662 50

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name of states and countries.	Deposits.	Liabilities.
Georgia	\$26,250 00	\$17,182 31
Ohio	105,000 00	33,061 86
Virginia	25,000 00	7,331 81
Total	\$156,250 00	\$57,575 98

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire, marine and inland risks taken.....	<i>Fire risks.</i> \$1,751,860 00
Premiums received.....	31,721 25
Losses paid.....	23,938 90
Total losses incurred during the year in the State of Michigan.....	<u>24,986 77</u>

UNITED STATES BRANCH.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY
(LIMITED).

LIVERPOOL, ENGLAND.

U. S. BRANCH, COTTON EXCHANGE BUILDING, NEW YORK.

(Incorporated February, 1863; commenced business, February, 1863.)

THOS. CHILTON, *Chairman*, - - - - - ARTHUR McNEILL, *Secretary*.

Attorney for Michigan, WM. H. WELLS, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens), on real estate in Portland, Ore., worth \$125,000	\$50,000 00
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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$225,000 00	\$262,968 75	
City of Brooklyn local improvement	42,000 00	42,000 00	
Boston & Lowell R. R.	100,000 00		
Fitchburg R. R.	80,000 00		
Boston, Clinton, Fitchburg & New Bedford R. R.	2,000 00	330,303 72	
Providence & Worcester R. R.	50,000 00		
Old Colony R. R.	52,000 00		
Eastern R. R.	20,840 00		
New York city additional water	58,200 00	58,200 00	
Allegheny Valley R. R.	100,000 00	121,000 00	
Pennsylvania R. R.	89,000 00	41,340 00	
Chicago & Milwaukee R. R.	75,000 00	75,927 50	
Totals (carried out at market value)	<u>\$843,840 00</u>	<u>\$924,738 97</u>	924,738 97
Cash in bank.....		32,065 06	
Net premiums in due course of collection		274,635 98	
Bills receivable, <i>not matured</i> , taken for marine or inland risks		14,323 25	
Due from other companies for reinsurance on losses already paid		31,304 87	
Aggregate amount of all the assets of the company		<u>\$1,327,068 13</u>	
Deduct special deposits in other states		175,000 00	
Total admitted assets.....		<u>\$1,152,068 13</u>	

LIABILITIES.

Amount of unpaid losses (of which \$13,389 are resisted).....	\$128,751 00
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	\$369,104 88
Amount of reserve on all outstanding risks.....	269,104 88
Commissions and brokerage.....	21,616 38
Reinsurance premiums, \$87,480.25; taxes, \$2,275.70; total.....	89,755 95
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	10,163 36
Aggregate.....	\$519,391 57
Deduct liabilities on special deposits.....	9,748 60
Net liabilities (except deposit capital).....	\$509,642 97
Surplus as regards policy-holders.....	\$642,425 16
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$442,425 16

INCOME DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$1,820,888 83
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	727,688 66
Net amount of cash actually received for premiums.....	\$1,093,250 17
Interest and dividends received on bonds and stocks, and from all other sources.....	39,245 71
Received from home office.....	\$231,623 34
Aggregate cash income.....	\$1,132,495 88

EXPENDITURES DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$955,998 59
Deduct amount actually received for salvages.....	\$115,072 84
Reinsurance.....	472,652 47
Net amount paid on losses.....	\$368,273 78
Paid or allowed during the year for commissions and brokerage.....	149,791 76
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	61,454 20
Paid state, national, and local taxes, in this and other states.....	21,855 85
Remittances to home office.....	\$746,986 98
Aggregate cash expenditures.....	\$1,601,375 59

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Gross premiums thereon.</i>
In force December 31, 1890.....	\$13,925,530	\$142,425 41
Written during the year.....	801,342,998	1,929,388 27
Total.....	\$315,268,528	\$2,071,763 68
Deduct expirations.....	292,842,782	1,768,280 76
In force at the end of the year.....	\$22,425,546	\$308,482 92
Deduct amount reinsured.....	8,482,297	122,672 87
Net amount in force December 31, 1891.....	\$13,993,249	\$180,810 55

GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of all the company's policy-holders:

New York.....	\$200,000 00
Massachusetts.....	\$04,840 00
Total.....	<u>\$504,840 00</u>

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$100,000 00	-----
Georgia.....	25,000 00	-----
Oregon.....	50,000 00	<u>\$9,748 60</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Marine and inland risks taken	<i>Marine and inland risks.</i>
Premiums received.....	<u>\$187,323 00</u>
	<u>4,248 41</u>

UNITED STATES BRANCH.

CALEDONIAN INSURANCE COMPANY.

EDINBURGH; SCOTLAND.

OFFICE U. S. BRANCH, No. 432 WALNUT ST., PHILADELPHIA, PA.

(Incorporated 1805; commenced business in United States, 1890.)

D. DEUCHAR, *President*, D. J. SURENNE *Secretary*, HENRY W. BROWN, *Resident Manager*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)..... \$50,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>	
United States	\$100,000 00	\$118,000 00	
Lehigh Valley R. R.	50,000 00	63,500 00	
Allentown Terminal R. R.	50,000 00	51,000 00	
Richmond & Petersburg R. R. Co.	50,000 00	51,062 50	
Pennsylvania & New York Canal & R. R. Co.	100,000 00	99,000 00	
Chicago, Burlington & Quincy R. R.	50,000 00	44,875 00	
New York, Chicago & St. Louis R. R.	50,000 00	44,000 00	
City of Richmond, Va.	22,500 00	22,500 00	
New York city school	200,000 00	205,000 00	
Georgia state	25,000 00	25,000 00	
Totals (carried out at market value).....	<u>\$747,500 00</u>	<u>\$771,937 50</u>	<u>771,937 50</u>

Cash in company's principal office, \$262.50; cash in bank, \$66,306.25	\$66,568 75
Gross premiums in due course of collection	77,039 07
Aggregate	\$965,545 32
Deduct special deposit in other states	\$215,500 00
Total admitted assets	750,045 32

LIABILITIES.

Amount of unpaid losses	\$83,185 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$260,986 88
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	163,041 39
Amount of reserve on all outstanding risks	424,027 72
Aggregate	\$507,212 72
Deduct liabilities on special deposits	29,759 22
Net liabilities (except deposit capital)	\$477,453 50
Surplus as regards policy-holders	\$272,591 82
Deposit capital	200,000 00
Surplus over deposit capital	\$72,591 82

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$916,950 92
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	284,508 10
Net amount of cash actually received for premiums	\$652,442 82
Interest and dividends received on bonds and stocks, and from all other sources	26,865 38
Aggregate cash income	\$679,308 20

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$481,890 19
Reinsurance	45,735 25
Net amount paid on losses	\$436,154 94
Paid or allowed during the year for commissions and brokerage	137,440 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	59,162 00
Paid state, national, and local taxes, in this and other states	17,948 46
Rent, traveling, stationery, postage and general expenses of management	45,856 81
Aggregate cash expenditures	\$696,562 91

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$58,482,529	\$752,192 19
Written during the year	88,516,998	926,737 59
Total	\$146,999,527	\$1,678,929 78
Deduct expirations	70,271,020	784,602 83
In force at the end of the year	\$76,728,507	\$394,327 45
Deduct amount reinsured	6,557,622	80,962 49
Net amount in force December 31, 1891	\$70,170,885	\$313,364 96

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$458,726 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	300,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$118,000 00	\$14,063 35
Oregon	50,000 00	8,869 73
Georgia	25,000 00	3,330 95
Virginia	22,500 00	3,095 67

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,439,105 00
Premiums received	25,066 79
Losses paid	15,451 47
Total losses incurred during the year in the State of Michigan.....	15,764 90

UNITED STATES BRANCH.

CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

OFFICE, U. S. BRANCH, No. 20 KILBY ST., BOSTON, MASS.

(Incorporated 1831; commenced business 1831.)

SIR HENRY E. KNIGHT, *Chairman*, JOHN C. PAIGE, *Resident Manager*

Attorney for Michigan, CYRUS E. PERKINS, of Grand Rapids.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>	
United States.....	\$200,000 00	\$236,000 00	
Old Colony R. R. Co.....	30,000 00	35,400 00	
Chicago, Burlington & Quincy R. R. Co.....	50,000 00	51,500 00	
Fitchburg R. R. Co.....	50,000 00	51,500 00	
Southern Kansas R. R. Co., 1st mortgage.....	24,000 00	25,880 00	
Eastern R. R. Co.....	52,000 00	47,080 00	
Oregon Railway & Navigation Co., 1st mortgage.....	54,000 00	65,070 00	
Totals (carried out at market value).....	\$515,000 00	\$574,380 00	\$574,380 00
Cash in company's principal office, \$92.50; cash in bank, \$36,427.30.....			36,519 80
Interest due and accrued on stocks, not included in "market value".....			2,080 00
Gross premiums in due course of collection			70,479 25
Aggregate amount of all the available assets of the company.....			\$683,439 05

LIABILITIES.

Amount of unpaid losses (of which \$7,055.00 are resisted)	\$57,771 32
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$170,437 72
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	98,812 56
Amount of reserve on all outstanding risks	267,250 28
Commissions and brokerage	14,859 77
Return premiums, \$1,593.88; reinsurance, \$1,108.47	2,702 35
Aggregate liabilities (except deposit capital)	<u>\$342,583 72</u>
Surplus as regards policy-holders	\$340,855 38
Deposit capital	200,000 00
Surplus over deposit capital	<u>\$140,855 38</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$315,306 04
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	94,184 78
Net amount of cash actually received for premiums	\$421,121 31
Interest and dividends received on bonds and stocks, and from all other sources	18,906 13
Aggregate cash income	<u>\$440,027 44</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$307,789 11
Deduct amount actually received for salvages	\$1,978 29 }
Reinsurance	10,972 06 }
Net amount paid on losses	\$294,788 76
Paid or allowed during the year for commissions and brokerage	99,958 26
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	34,040 05
Paid state, national, and local taxes, in this and other states	15,040 34
All other payments, viz.: general expenses	12,289 90
Aggregate cash expenditures	<u>\$456,117 31</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$48,510,405 00	\$371,979 66	
Written during the year	48,991,407 17	507,091 69	
Total	\$98,501,812 17	\$1,079,071 35	
Deduct expirations	44,791,283 17	515,559 83	
In force at the end of the year	\$48,710,529 00	\$563,512 02	
Deduct amount reinsured	1,785,827 00	22,286 81	
Net amount in force December 31, 1891	\$46,924,702 00	\$541,225 71	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$5,115,398 38
Losses paid from organization to date	3,406,834 29
Losses incurred during the year, fire	<u>308,598 18</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$181,915 00
Premiums received	2,486 11
Losses paid	2,569 58
Total losses incurred during the year in the State of Michigan	<u>2,584 58</u>

UNITED STATES BRANCH
COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).
LONDON, ENGLAND.

OFFICE U. S. BRANCH, NOS. 46 AND 48 PINE ST., NEW YORK CITY.

(Incorporated September 28, 1861; commenced business October 1, 1861.)

CHAS. SEWALL, *Manager*, W. F. KAUFMAN and A. H. WRAY, *Ass't Managers*.

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

CAPITAL.

Deposit capital in New York, as required by the laws of Michigan \$200,000.

ASSETS.

Real estate \$863,497 01

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.	
United States registered		\$425,000 00	\$497,250 00	
Akron & Chicago Junction R. R.		90,000 00	30,000 00	
Allegheny Valley R. R.		10,000 00	12,800 00	
Baltimore & Ohio R. R. (Southwestern Div.) ..		50,000 00	51,000 00	
Chicago, Burlington & Quincy R. R.		100,000 00	108,000 00	
Chicago, Milwaukee & St. Paul R. R. (terminal) ..		75,000 00	77,250 00	
Chicago, Milwaukee & St. Paul R. R. (C. & P. W. Div.) ..		25,000 00	26,500 00	
Chicago, Milwaukee & St. Paul R. R. (consolidated) ..		25,000 00	31,500 00	
Chicago & Northwestern R. R.		74,000 00	80,880 00	
Chicago & Northwestern R. R.		50,000 00	69,500 00	
Chicago, Rock Island & Pacific R. R.		60,000 00	72,800 00	
Cleveland, Cincinnati, Chicago & St. Louis (S. & C. Div.) ..		50,000 00	45,500 00	
Denver & Rio Grande R. R.		60,000 00	47,400 00	
Indianapolis & Vincennes R. R.		65,000 00	78,000 00	
Lehigh Valley Terminal R. R.		50,000 00	58,750 00	
Louisville & Nashville R. R.		50,000 00	50,875 00	
Michigan Central R. R.		40,000 00	48,800 00	
New York Central & Hudson River R. R.		30,000 00	38,750 00	
New York, Lackawanna & Western R. R.		29,000 00	36,895 00	
Western Pennsylvania R. R.		50,000 00	50,000 00	
West Shore R. R., Guaranteed		50,000 00	50,750 00	
STOCK—				
Pittsburgh, Fort Wayne & Chicago R. R.		15,000 00	23,100 00	
Totals (carried out at market value)		\$1,413 000 00	\$1,570,890 00	1,570,890 00
Cash in company's principal office, \$6,835.22; cash in bank, \$610,280.19 ..				617,115 41
Interest due and accrued on stocks, not included in "market value"				23,469 99
Interest due and accrued on collateral loans				568 19
Gross premiums in due course of collection				473,328 93
Bills receivable, <i>not matured</i> , taken from fire, marine or inland risks				20,427 13
Rents due and accrued				11,170 59
Due from other companies for reinsurance on losses already paid				5,503 73
Aggregate amount of all the assets of the company				\$3,585,958 98
Deduct special deposits in other states				263,250 00
Total admitted assets				\$3,322,708 98

LIABILITIES.

Amount of unpaid losses (of which \$19,597.66 are resisted)	\$318,547 20
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,095,997 72
Reinsurance reserve <i>pro rata</i> on fire risks, running more than one year	979,332 78
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	10,817 08
Amount of reserve on all outstanding risks	2,086,197 58
Reclaimable by insured on perpetual policies	8,114 90
Due and accrued for salaries, rent, advertising, or agency expenses	2,666 06
Commissions and brokerage	69,062 43
Aggregate	\$2,484,608 77
Deduct liabilities on special deposits	244,295 56
Net liabilities (except deposit capital)	\$2,240,313 21
Surplus as regards policy-holders	\$1,062,395 77
Deposit capital	200,000 00
Surplus over deposit capital	\$862,395 77

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$3,309,447 12	\$201,751 24
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	583,725 38	19,279 59
	\$2,726,721 74	\$182,471 65
Net amount of cash actually received for premiums	\$2,909,193 39	
Interest received on bonds and mortgages	6,360 62	
Interest and dividends received on bonds and stocks, and from all other sources	39,848 50	
Income from all other sources, viz.: rents	39,573 05	
Aggregate cash income	\$2,994,975 56	

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$1,843,554 93	\$124,410 41
Reinsurance	47,987 48	33,845 80
	\$1,795,567 45	\$161,064 61
Net amount paid on losses (of which \$180,358.36 belonged to prior years)	\$1,886,632 06	
Paid or allowed during the year for commissions and brokerage	539,110 29	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	130,554 22	
Paid state, national, and local taxes, in this and other states	82,989 00	
Patrols, boards, printing, traveling, postage, telegrams, express, maps, legal and office expenses	122,542 32	
Aggregate cash expenditures	\$2,761,827 89	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$387,788.459	\$3,715,061 45	\$371,560	\$14,275 88
Written during the year.....	318,543,777	3,289,139 78	32,577,433	202,244 22
Total.....	\$696,332,236	\$7,004,251 23	\$693,948,993	\$216,520 10
Deduct expirations.....	287,086,098	2,968,980 81	32,579,443	205,376 08
In force at the end of the year.....	\$399,296,148	\$4,037,070 42	\$269,550	\$11,144 08
Deduct amount reinsured.....	5,440,040	59,115 61	9,000	\$27 00
Net amount in force December 31, 1891.....	\$393,856,108	\$3,978,154 81	\$260,550	\$10,817 08

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$30,856,547 81
Losses paid from organization to date.....	18,197,124 97
Losses incurred during the year, fire, marine and inland.....	2,017,808 37

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$117,000 00	\$75,977 53
Virginia.....	58,590 00	61,801 74
Georgia.....	29,250 00	86,351 29
Oregon.....	58,500 00	21,665 00
Total.....	\$263,250 00	\$244,896 56

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire Risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$6,441,244 00	\$615,980 00	\$7,057,174 00
Premiums received.....	107,204 84	13,147 84	120,353 18
Losses paid.....	68,268 19	3,217 04	71,485 23
Total losses incurred during the year in the State of Michigan.....	67,269 38	3,217 04	70,486 42

UNITED STATES BRANCH.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 50 PINE ST., NEW YORK.

(Incorporated December 17, 1821; commenced business, September 18, 1872.)

HENRY E. BOWERS, *Manager.*

Attorney for Michigan, J S. VERNOR, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$226,000 00
Interest accrued, on said mortgage loans.....	2,277 26
Value of lands mortgaged.....	\$208,000 00
Buildings (insured for \$179,000.00).....	179,000 00
Total value of mortgaged premises.....	\$477,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.	
New York, Chicago & St. Louis R. R. Co.....	\$50,000 00	\$48,000 00	
Brooklyn & Montauk.....	25,000 00	27,000 00	
New York, Lackawanna & Western " ".....	52,000 00	62,750 00	
Oswego & Syracuse.....	50,000 00	54,500 00	
Buffalo & Erie.....	50,000 00	56,582 50	
Long Island.....	50,000 00	56,875 00	
Utica, Clinton & Binghamton.....	50,000 00	54,250 00	
Kalamazoo, Allegan & Grand Rapids " ".....	50,000 00	53,000 00	
Equitable Gaslight Co., New York.....	50,000 00	53,500 00	
United States.....	425,000 00	497,250 00	
N. Y. city, for repairing streets and avenues.....	200,000 00	202,500 00	
N. Y. city, additional water.....	75,000 00	75,582 50	
Totals (carried out at market value).....	\$1,125,000 00	\$1,241,750 00	1,241,750 00

Cash in bank.....	90,781 64
Interest due and accrued on stocks, not included in "market value".....	12,333 34
Gross premiums in due course of collection.....	111,158 36
Rents due and accrued.....	416 67

Aggregate amount of all the assets of the company.....	\$1,684,717 27
Deduct special deposits in other states.....	263,250 00
Total admitted assets.....	\$1,421,467 27

LIABILITIES.

Amount of unpaid losses (of which \$3,351.00 are resisted).....	\$129,610 00
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$346,477 68
Reinsurance reserve pro rata on fire risks running more than one year.....	551,873 14

Amount of reserve on all outstanding risks.....	898,350 82
Due and accrued for salaries, rent, advertising, or agency expenses.....	4,355 70
Commissions and brokerage.....	4,087 84
Return premiums, \$206.80; taxes, etc., \$9,462.76.....	9,669 56

Aggregate.....	\$1,046,073 92
Deduct liabilities on special deposits.....	172,255 84

Net liabilities (except deposit capital).....	\$873,818 08
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Surplus as regards policy-holders.....	\$547,649 19
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$347,649 19

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$1,371,872 20
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	277,435 66

Net amount of cash actually received for premiums	\$1,093,936 54
Interest received on bonds and mortgages	12,275 00
Interest and dividends received on bonds and stocks, and from all other sources	31,941 51
Aggregate cash income	<u>\$1,138,153 05</u>

EXPENDITURES DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses		\$304,350 56
Deduct amount actually received for salvages	\$3,429 72 }	
Reinsurance	33,012 81 }	41,442 53
Net amount paid on losses (of which \$99,757.66 belonged to prior years) ..		\$762,908 03
Paid or allowed during the year for commissions and brokerage		220,700 02
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		120,876 36
Paid state, national, and local taxes, in this and other states		30,528 44
All other payments		71,251 41
Aggregate cash expenditures		<u>\$1,206,264 26</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$212,354,190 12	\$1,662,261 74
Written during the year	161,263,999 51	1,372,490 26
Total	\$373,618,189 63	\$3,034,692 00
Deduct expirations	154,727,719 38	1,308,527 48
In force at the end of the year	\$218,890,470 25	\$1,748,164 52
Deduct amount reinsured	6,109,448 76	40,570 83
Net amount in force December 31, 1891	<u>\$210,781,021 49</u>	<u>\$1,707,593 69</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the commencement of business in U. S. to date....	\$8,947,938 91
Losses paid from commencement of business in U. S. to date	4,990,642 03
Losses incurred during the year, fire	788,761 84
Amount deposited in different states and countries for the security of all the company's policy-holders	<u>234,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$29,250 00	\$14,984 84
Ohio	117,000 00	120,844 84
Oregon	58,500 00	23,919 54
Virginia	58,500 00	12,557 62

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,533,617 28
Premiums received	24,786 96
Losses paid	33,343 40
Total losses incurred during the year in the State of Michigan	<u>25,556 52</u>

UNITED STATES BRANCH.
HAMBURG BREMEN FIRE INSURANCE COMPANY.
HAMBURG, GERMANY.

OFFICE U. S. BRANCH, No. 62 CEDAR ST., NEW YORK.

(Incorporated 1854; commenced business January, 1855.)

H. HÜNCHMEYER, *President*,

S. V. DORRIEN, *Managing Director*.

F. O. AFFELD, *Manager*.

Attorney for Michigan, JULIUS STOLL, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

Real estate.....		\$9,000 00
Interest accrued on said mortgage loans.....		168 75
Value of lands mortgaged.....	\$30,000 00	
Buildings (insured for \$23,000.00).....	50,000 00	
Total value of mortgaged premises.....	<u>\$80,000 00</u>	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
United States.....	\$100,000 00	\$117,000 00
State of Georgia.....	25,000 00	27,750 00
City of Richmond, Va.....	15,000 00	16,575 00
New York city school-house.....	100,000 00	102,000 00
Portland city water.....	50,000 00	55,250 00
Chicago, Milwaukee & St. Paul R. R., Prairie du Chien Div.....	15,000 00	18,150 00
Chicago & Northwestern R. R.....	25,000 00	34,625 00
Chicago, Burlington & Quincy R. R.....	20,000 00	25,100 00
New York, Lake Erie & Western R. R.....	25,000 00	38,750 00
Chicago, Rock Island & Pacific R. R.....	25,000 00	31,000 00
Central Pacific R. R.....	20,000 00	23,400 00
Kansas Pacific R. R., Denver division.....	20,000 00	21,600 00
Union Pacific R. R.....	20,000 00	22,400 00
Oregon Railway & Navigation Co.....	10,000 00	11,900 00
Northern Pacific R. R.....	20,000 00	23,600 00
Louisville & Nashville R. R.....	80,000 00	30,300 00
Illinois Central R. R.....	50,000 00	45,812 50
St. Paul, Minneapolis & Manitoba R. R.....	15,000 00	14,700 00
Wabash R. R.....	25,000 00	25,812 50
Long Island R. R.....	30,000 00	34,350 00
Atchison, Topeka & Santa Fé R. R.....	25,000 00	21,812 50
Lake Erie & Western R. R.....	25,000 00	27,187 50
New York, Chicago & St. Louis R. R.....	30,000 00	28,782 50
East Tennessee, Virginia & Georgia R. R.....	25,000 00	24,750 00
Denver & Rio Grande R. R.....	25,000 00	20,250 00
Pennsylvania R. R.....	10,000 00	11,200 00
Central Ohio R. R.....	25,000 00	25,250 00
Pennsylvania Co.....	30,000 00	32,325 00
Scioto Valley & New England R. R.....	30,000 00	23,250 00
Chic., Milw. & St. Paul, Chicago & Pacific Western Div.....	15,000 00	16,200 00

STOCKS—

New York city additional water.....	105,000 00	107,362 50	
Totals (carried out at market value).....	<u>\$985,000 00</u>	<u>\$1,051,325 00</u>	1,051,325 00

Cash in bank	\$55,509 77
Interest due and accrued on stocks not included in "market value"	1,000 00
Gross premiums in due course of collection	95,029 66
Bills receivable, <i>not matured</i> , taken for fire risks	6,492 00
Aggregate amount of all the assets of the company	\$1,218,525 18
Deduct special deposits in other states	99,575 00
Total admitted assets	<u>\$1,118,950 18</u>

LIABILITIES.

Amount of unpaid losses (of which \$24,000 are resisted)	\$83,860 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$435,221 31
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	<u>\$75,509 11</u>
Amount of reserve on all outstanding risks	810,730 42
Return premiums	14,779 92
Aggregate	\$909,370 34
Deduct liabilities on special deposits, not exceeding deposit	99,575 00
Net liabilities (except deposit capital)	<u>\$809,795 34</u>
Surplus as regards policy-holders	\$309,154 84
Deposit capital	200,000 00
Surplus over deposit capital	<u>\$109,154 84</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,321,575 00
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	<u>284,522 84</u>
Net amount of cash actually received for premiums	\$1,057,052 16
Interest received on bonds and mortgages	405 00
Interest and dividends received on bonds and stocks, and from all other sources	44,569 29
Aggregate cash income	<u>\$1,102,026 45</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$706,643 32
Deduct amount actually received for salvages	\$2,017 08 }
Reinsurance	40,300 54 }
	<u>42,317 62</u>
Net amount paid on losses (of which \$23,615.29 belonged to prior years) ..	\$664,325 70
Paid or allowed during the year for commissions and brokerage	173,695 12
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	102,395 88
Paid state, national and local taxes in this and other states	25,491 76
Postage, expressage, rent, fire patrol, local board, advertising, etc.	66,045 66
Aggregate cash expenditures	<u>\$1,031,954 12</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$120,749,504	\$1,469,372 19
Written during the year.....	111,672,267	1,331,302 50
Total.....	\$332,421,771	\$3,800,674 69
Deduct expirations.....	104,681,817	1,216,504 81
In force at the end of the year.....	\$127,739,954	\$1,584,169 88
Deduct amount reinsured.....	2,154,089	26,709 41
Net amount in force December 31, 1891.....	\$125,584,915	\$1,557,460 47

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$12,193,831 26
Losses paid from organization to date.....	7,140,638 46
Losses incurred during the year, fire.....	697,865 70

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$35,250 00	\$27,367 54
Georgia.....	27,750 00	25,878 80
Virginia.....	16,575 00	72,150 20

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,087,234 00
Premiums received.....	35,626 16
Losses paid.....	23,174 84
Total losses incurred during the year in the State of Michigan.....	27,989 84

UNITED STATES BRANCH.

IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 20 KILBY ST., BOSTON, MASS.

(Incorporated 1808; commenced business 1808.)

JOHN C. PAIGE, *Resident Manager.*DANIEL C. OSMUN, *Resident Manager Western Branch, 238 AND 240 LA SALLE ST., CHICAGO, ILL.*

Attorney for Michigan, EDWIN R. MERRIFIELD, of Lansing.

CAPITAL.

Deposit capital.....\$200,000.

ASSETS.

Real estate.....\$476,634 70

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$236,000 00	\$278,430 00	
New York City	50,000 00	50,750 00	
United States	120,000 00	141,800 00	
" "	50,000 00	59,000 00	
" "	50,000 00	59,000 00	
" "	25,000 00	29,500 00	
New York City	100,000 00	101,500 00	
City of Boston	50,000 00	48,750 00	
" "	50,000 00	48,750 00	
" Providence	50,000 00	50,000 00	
West Shore R. R. Co.	100,000 00	104,000 00	
Lehigh Valley R. R. Co.	40,000 00	41,000 00	
West Virginia State deferred certificates	28,686 67	2,436 66	
Totals (carried out at market value)	<u>\$949,686 67</u>	<u>\$1,014,766 66</u>	\$1,014,766 66

Cash in company's principal office, \$3,502.58; cash in bank, \$108,432.64	111,935 22
Interest due and accrued on stocks, not included in "market value"	2,895 83
Gross premiums in due course of collection	198,604 61
Rents due and accrued	4,049 48

Aggregate amount of all the assets of the company	\$1,808,886 50
Deduct special deposits in other states	289,100 00
Total admitted assets	<u>\$1,519,786 50</u>

LIABILITIES.

Amount of unpaid losses (of which \$16,065.62 are resisted)	\$98,672 47
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$452,074 15
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	427,483 86
Amount of reserve on all outstanding risks	880,458 00
Commissions and brokerage	36,090 54
Aggregate	\$1,015,221 01
Deduct liabilities on special deposits	64,201 63
Net liabilities (except deposit capital)	<u>\$951,019 38</u>
Surplus as regards policy-holders	\$568,767 12
Deposit capital	200,000 00
Surplus over deposit capital	<u>\$868,767 12</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks.	\$1,432,777 59
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums		273,201 10
Net amount of cash actually received for premiums		\$1,159,576 49
Interest and dividends received on bonds and stocks, and from all other sources		28,158 33
Income from all other sources, viz.: rents, \$8,938.87; other sources, \$447.41		9,386 28
Aggregate cash income		<u>\$1,197,121 10</u>

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	On fire risks.	\$987,666 15
Deduct amount actually received for salvages		\$10,753 88
Reinsurance		23,526 92
		<u>\$4,220 75</u>

Net amount paid on losses.....	\$903,415 40
Paid or allowed during the year for commissions and brokerage.....	246,241 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	115,390 82
Paid state, national, and local taxes, in this and other states.....	45,387 76
All other payments, viz.: general expenses.....	33,014 32
Aggregate cash expenditures.....	\$1,343,449 48

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$153,606 513	\$1,635,090 55
Written during the year.....	169,447,027	1,456,398 96
Total.....	\$323,053,540	\$3,091,489 50
Deduct expirations.....	133,560,014	1,312,426 72
In force at the end of the year.....	\$189,493,525	\$1,779,062 78
Deduct amount reinsured.....	7,045,306	68,782 46
Net amount in force December 31, 1891.....	\$182,450,319	\$1,690,280 32

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$18,643,243 96
Losses paid from organization to date.....	12,228,647 02

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$29,500 00	\$14,117 23
Ohio.....	141,600 00	13,833 22
Oregon.....	59,000 00	13,062 87
Virginia.....	59,000 00	13,188 31
Total.....	\$299,100 00	\$64,201 63

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,809,398 00
Premiums received.....	86,538 20
Losses paid.....	80,820 66
Total losses incurred during the year in the State of Michigan.....	\$2,216 65

UNITED STATES BRANCH.
LANCASHIRE INSURANCE COMPANY.
 MANCHESTER, ENGLAND.

OFFICE, U. S. BRANCH, No. 25 FINE STREET, NEW YORK.
 (Incorporated 1852; commenced business 1852.)

E. LITCHFIELD,
U. S. Manager.

P. A. MONTGOMERY, Chicago, Ill.
Manager General American Department Western States.

Attorneys for Michigan, PELTIER & BELANGER, of Detroit.

CAPITAL.

Deposit capital.....\$200,000.

ASSETS.

Real estate \$382,992 85

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$779,500 00	\$912,015 00	
United States currency	100,000 00	115,500 00	
Albany & Susquehanna R. R. Co.	15,000 00	19,850 00	
Baltimore & Ohio R. R. Co.	10,000 00	9,900 00	
Brooklyn & Montauk R. R. Co.	30,000 00	31,950 00	
Chicago, Burlington & Quincy R. R. Co.	21,000 00	19,425 00	
Chicago, Milwaukee & St. Paul R. R. Co. (Chicago & Pacific Western Div.)	20,000 00	21,900 00	
Chicago & Northwestern, extension	35,000 00	32,900 00	
Chicago, Rock Island & Pacific R. R. Co.	20,000 00	24,400 00	
Chicago, St. Louis & New Orleans R. R. Co.	15,000 00	16,650 00	
City of Portland, Oregon, water	50,000 00	53,760 00	
Delaware & Hudson Canal Co.	20,000 00	21,750 00	
Detroit, Monroe & Toledo R. R. Co.	15,000 00	19,850 00	
Illinois Central R. R. Co.	20,000 00	18,450 00	
Illinois Central R. R. Co. (Springfield Div.)	20,000 00	21,000 00	
Michigan Central R. R. Co.	18,000 00	21,780 00	
Michigan Central R. R. Co. (Grand River Div.)	15,000 00	17,700 00	
Milwaukee & St. Paul R. R. Co. (Iowa & Minn. Div.)	10,000 00	12,500 00	
New York Central & Hudson River R. R. Co.	15,000 00	18,750 00	
New York, Lackawanna & Western R. R. Co.	15,000 00	19,275 00	
Ottumwa, Cedar Falls & St. Paul R. R. Co.	20,000 00	20,900 00	
St. Louis, Jacksonville & Chicago R. R. Co.	10,000 00	10,000 00	
Syracuse, Binghamton & New York R. R. Co.	15,000 00	18,500 00	
State of Georgia	25,000 00	24,500 00	
St. Paul & Northern Pacific R. R. Co.	22,000 00	25,960 00	
Philadelphia & Erie R. R. Co.	18,000 00	21,600 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co.	25,000 00	23,000 00	
St. Paul, Minneapolis & Manitoba R. R. Co.	25,000 00	24,625 00	
St. Paul, Minneapolis & Manitoba R. R. Co.	25,000 00	21,635 00	
Rome, Watertown & Ogdensburg R. R. Co.	12,000 00	13,440 00	
Atchison, Topeka & Santa Fe R. R. Co.	20,000 00	17,075 00	
Baltimore & Ohio R. R. Co.	25,000 00	27,250 00	
Baltimore & Ohio R. R. Co.	20,000 00	23,600 00	
Baltimore & Ohio R. R. Co.	20,000 00	23,800 00	
Northern Central R. R. Co.	19,000 00	20,900 00	
New York Central & Hudson River R. R. Co.	10,000 00	12,100 00	
Pennsylvania R. R. Co.	20,000 00	24,400 00	
Totals (carried out at market value)	\$1,574,500 00	\$1,781,070 00	1,781,070 00

Cash in company's principal office, \$418.32; cash in bank, \$536,377.49 536,795 81
 Gross premiums in due course of collection 235,921 27

Aggregate amount of all the assets of the company \$2,936,779 93
 Deduct special deposits in other states 195,250 00

Total admitted assets \$2,741,529 93

LIABILITIES.

Amount of unpaid losses (of which \$27,103.52 are resisted) \$306,521 17
 Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy \$680,076 00
 Reinsurance reserve *pro rata* on fire risks, running more than one year... 1,442,216 71

Amount of reserve on all outstanding risks 2,122,292 80
 Commissions and brokerage 46,388 19
 State taxes 10,000 00

Aggregate \$2,485,202 16
 Deduct liabilities on special deposit 72,353 00

Net liabilities (except deposit capital) \$2,412,849 16

Surplus as regards policy-holders \$323,680 77
 Deposit capital 200,000 00
 Surplus over deposit capital \$123,680 77

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$3,204,712 59
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	409,014 84
Net amount of cash actually received for premiums	\$2,795,697 75
Interest and dividends received on bonds and stocks, and from all other sources.....	67,992 87
Income from all other sources, viz.: rents.....	11,461 49
Aggregate cash income	<u>\$2,875,152 11</u>

EXPENDITURES DURING THE YEAR.

Net amount paid on losses.....	\$1,337,286 53
Paid or allowed during the year for commissions and brokerage.....	943,809 02
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	63,400 76
Paid state, national, and local taxes, in this and other states.....	43,036 06
All other payments, viz.: office and traveling expenses, maps, printing, advertising, etc.	71,455 50
Aggregate cash expenditures.....	<u>\$2,458,967 87</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$220,085,244	\$3,165,900 36
Written during the year	419,475,209	3,862,045 86
Total.....	\$639,510,453	\$5,427,945 72
Deduct expirations.....	232,998,024	2,174,698 11
In force at the end of the year.....	\$406,512,429	\$3,253,253 61
Deduct amount reinsured.....	5,113,421	54,717 04
Net amount in force December 31, 1891	<u>\$401,399,008</u>	<u>\$3,198,535 57</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$20,400,873 00
Losses paid from organization to date.....	12,323,879 00
Losses incurred during the year, fire.....	<u>1,496,610 86</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$117,000 00	\$43,220 00
Oregon.....	53,750 00	8,168 00
Georgia.....	24,500 00	20,985 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,104,981 00
Premiums received.....	41,833 44
Losses paid.....	45,942 47
Total losses incurred during the year in the State of Michigan.....	<u>48,637 20</u>

UNITED STATES BRANCH.
LION FIRE INSURANCE COMPANY.
 LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 223 ASYLUM ST., HARTFORD, CONN.

(Incorporated 1879; commenced business in United States, 1890.)

M. BENNETT, JR., *Manager*, JAMES H. BREWSTER, *Assistant Manager*.

Attorney for Michigan, EDWIN I. BOOTH, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		\$206,550 00
Interest due on said mortgage loans		4,062 10
Value of lands mortgaged	\$151,524 00	
Buildings (insured for \$226,500.00)	287,676 00	
Total value of mortgaged premises	<u>\$439,200 00</u>	
STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.		
BONDS—	<i>Par value.</i>	<i>Market value.</i>
United States government	\$150,000 00	\$175,500 00
Brooklyn school improvement	150,300 00	151,500 00
“ improvement loan	50,000 00	50,500 00
City of Richmond	17,000 00	17,000 00
Georgia state	25,000 00	25,000 00
Totals (carried out at market value)	<u>\$892,000 00</u>	<u>\$419,500 00</u>
Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$46,380.00		31,500 00
Cash in company's principal office, \$89.66; cash in bank, \$82,681.51		82,771 27
Interest due and accrued on stocks, not included in “market value”		5,277 50
Interest due and accrued on collateral loans		550 00
Gross premiums in due course of collection		103,965 94
Aggregate amount of all the assets of the company		<u>\$854,176 81</u>
Deduct special deposits in other states		217,500 00
Total admitted assets		<u>\$636,676 81</u>

LIABILITIES.

Amount of unpaid losses (of which \$7,575.00 are resisted)	\$72,924 86
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$203,540 30
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	121,410 88

Amount of reserve on all outstanding risks.....	\$324,950 68
Due and accrued for salaries, rent, advertising, or agency expenses.....	15,113 52
All other demands against the company, absolute and contingent, due and to become due, admitted and contested.....	8,014 26
Aggregate	\$421,003 32
Deduct liabilities on special deposits.....	61,744 47
Net liabilities (except deposit capital)	\$359,258 85
 Surplus as regards policy-holders.....	 \$277,417 96
Deposit capital.....	200,000 00
 Surplus over deposit capital.....	 \$77,417 96

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$757,136 53
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	255,370 66
Net amount of cash actually received for premiums	\$501,765 87
Interest received on bonds and mortgages.....	10,376 48
Interest and dividends received on bonds and stocks, and from all other sources.....	16,484 39
Aggregate cash income	\$528,626 74

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$295,301 13
Net amount paid on losses (of which \$43,112.61 belonged to prior years)	\$295,301 13
Paid or allowed during the year for commissions and brokerage.....	94,481 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	27,611 40
Paid state, national, and local taxes, in this and other states.....	18,299 60
General agency expenses.....	34,140 30
Aggregate cash expenditures	\$469,833 43

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$57,124,370	\$703,458 80
Written during the year.....	79,578,403	805,158 59
Total	\$136,703,278	\$1,508,617 49
Deduct expirations.....	68,701,443	677,950 08
In force at the end of the year	\$73,001,830	\$830,667 41
Deduct amount reinsured.....	19,070,009	205,631 71
In force December 31, 1891	\$58,931,821	\$625,035 70

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,554,571 31
Losses paid from organization to date.....	2,784,706 09
Losses incurred during the year, fire.....	\$13,069 98

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$117,000 00	\$19,522 08
Oregon	55,500 00	12,358 78
Georgia	25,000 00	18,801 07
Virginia	17,000 00	16,082 56
Total	\$217,500 00	\$61,744 47

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$955,714 00
Premiums received	9,408 64
Losses paid	12,391 48
Total losses incurred during the year in the State of Michigan	8,317 71

UNITED STATES BRANCH.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, 45 WILLIAM ST., NEW YORK.

(Incorporated 1836; commenced business in United States 1846.)

HENRY W. EATON. *Resident Manager.*

CROOKE & WARREN. *Resident Secretaries, 124 LA SALLE ST., CHICAGO, ILL.*

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000.

ASSETS.

Real estate	\$1,574,500 00
Loans on bond and mortgage of real estate (first liens)	2,310,687 50
Interest due, \$750; and accrued, \$28,586.09; on said mortgage loans; total	29,336 09
Value of lands mortgaged	\$2,214,250 00
Buildings	2,309,350 00
Total value of mortgaged premises	\$4,523,600 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>	
United States	\$1,575,000 00	\$1,846,687 50	
City of Richmond	5,000 00	6,800 00	
New York City	50,000 00	55,000 00	
City of Boston	180,000 00	207,450 00	
Totals (carried out at market value)	\$1,810,000 00	\$2,115,937 50	2,115,937 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is, \$20,000	\$10,000 00
Cash in company's principal office, \$3,379.44; cash in bank, \$1,010,846.52	1,014,225 96
Interest due and accrued on collateral loans	774 53
Gross premiums in due course of collection	770,490 21
Rents due and accrued	15,000 00
Due from other companies for reinsurance on losses already paid, \$963.67; loans on life policies, \$15,105.00; miscellaneous, \$5,926.80	21,895 47
Aggregate amount of all the assets of the company	\$7,862,847 26
Deduct special deposits in other states	220,000 00
Total admitted assets	<u>\$7,642,847 26</u>

LIABILITIES.

Amount of unpaid losses (of which \$27,750.00 are resisted)	\$750,067 70
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,694,917 85
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	1,888,843 83
Amount of reserve on all outstanding risks	3,583,261 18
Reclaimable by insured on perpetual policies	349,662 30
Net premium reserve, etc., under life insurance or any special department	110,965 12
Due for reinsurance	114,394 48
Commissions and brokerage	77,536 98
All other liabilities	8,221 87
Aggregate liabilities (except deposit capital)	<u>\$4,994,109 63</u>
Surplus as regards policy-holders	\$2,648,737 63
Deposit capital	200,000 00
Surplus over deposit capital	<u>\$2,448,737 63</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$6,006,546 31
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	1,193,024 06
Net amount of cash actually received for premiums	\$4,813,522 25
Interest received on bonds and mortgages	87,323 84
Interest and dividends received on bonds and stocks, and from all other sources	64,532 99
Income from all other sources, viz.: rents	66,008 93
Aggregate cash income	<u>\$5,031,388 01</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$3,455,747 09
Deduct amount actually received for salvages	\$23,388 35
Reinsurance	290,189 63
Net amount paid on losses (of which \$473,865.31 belonged to prior years)	\$3,152,174 11
Paid or allowed during the year for commissions and brokerage	889,121 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	245,400 36
Paid state, national, and local taxes, in this and other states	91,025 09
Printing, stationery, advertising, traveling, legal and all other expense charges	241,417 22
Aggregate cash expenditures	<u>\$4,619,137 78</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force October 31, 1890	\$999,081.644	\$6,968,422 93
Written during the year	670,335.604	6,074,626 16
Total	\$1,669,417.248	12,743,049 09
Deduct expirations	573,420.887	5,304,877 25
In force at the end of the year	\$795,946.361	\$7,438,171 84
Deduct amount reinsured	52,610.497	421,097 98
Net amount in force December 31, 1891	\$743,335.864	\$7,017,073 86
Perpetual insurance in force	10,257.433	349,662 29
-- Total	\$753,593.347	\$7,366,736 15

[GENERAL INTERROGATORIES.]

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Total amount of premiums received from the organization of the company to date	\$87,825,677 65
Losses paid from organization to date	52,740,048 49
Losses incurred during the year, fire	3,445,388 98
Amount deposited in New York state for the security of all the company's policy-holders in U. S.	300,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>
Ohio	\$100,000 00
Virginia	45,000 00
Oregon	50,000 00
Georgia	25,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$5,968,434 00
Premiums received	106,903 39
Losses paid	56,546 06
Total losses incurred during the year in the State of Michigan	63,906 06

UNITED STATES BRANCH.
LONDON ASSURANCE CORPORATION.
LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 69 WALL ST., NEW YORK.

(Incorporated 1720; commenced business in United States, 1872.)

GEO. W. CAMPBELL, *Governor*,
CHAS. L. CASE, *Manager*, 208 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States	\$700,000 00	\$829,500 00
Atchafson, Topeka & Santa Fé R. R.	75,000 00	66,690 00
Central Railroad of New Jersey	40,000 00	45,000 00
Chicago, Milwaukee & St. Paul R. R.	25,000 00	27,125 00
" " " " " "	25,000 00	26,500 00
" " " " " "	50,000 00	65,000 00
" St. Louis & New Orleans R. R.	8,000 00	9,200 00
Colorado Midland R'y Co.	35,000 00	38,850 00
Denver & Rio Grande	30,000 00	24,600 00
Erie R'y	50,000 00	67,750 00
Lehigh Valley R'y Co.	30,000 00	30,750 00
Long Island R. R.	45,000 00	51,750 00
Louisville & Nashville R. R.	25,000 00	30,500 00
Milwaukee, Lake Shore & Western R. R.	25,000 00	30,812 50
Minneapolis & St. Louis R. R.	25,000 00	29,500 00
Northern Pacific R. R.	25,000 00	29,625 00
Philadelphia & Reading R. R.	15,000 00	12,900 00
St. Paul, Minneapolis & Manitoba R. R.	25,000 00	30,375 00
" " " " " "	30,000 00	34,500 00
City of Richmond, Va.	50,000 00	50,000 00
Scioto Valley & New England R. R.	30,000 00	23,362 50
City of Brooklyn	100,000 00	100,000 00
New York city	75,000 00	78,500 00
City of Boston	25,000 00	26,500 00
Totals (carried out at market value)	\$1,686,000 00	\$1,887,290 00

Cash in company's principal office, \$3,264.21; cash in bank, \$239,549.92	242,834 13
Interest due and accrued on stocks, not included in "market value"	4,031 25
Gross premiums in due course of collection	238,481 14
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	13,997 92
Aggregate amount of all the assets of the company	\$2,356,634 44
Deduct special deposits in other states	257,375 00
Total admitted assets	\$2,099,259 44

LIABILITIES.

Amount of unpaid losses (of which \$27,135.00 are resisted)	\$137,904 89
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$381,986 12
Reinsurance reserve <i>pro rata</i> on fire risk running more than one year	450,844 78
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	98,055 77
Amount of reserve on all outstanding risks	956,016 67
Reclaimable by insured on perpetual policies	347 70
Commissions and brokerage	4,278 70
Reinsurance	18,301 64
Aggregate	\$1,116,849 60
Deduct liabilities on special deposits	104,875 47
Net liabilities (except deposit capital)	\$1,011,974 13
Surplus as regards policy-holders	\$1,087,285 31
Deposit capital	200,000 00
Surplus over deposit capital	\$887,285 31

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$1,380,989 03	\$709,634 22
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	277,284 80	182,692 36
	\$1,108,654 23	\$526,941 86

Net amount of cash actually received for premiums.....	\$1,680,596 09
Interest and dividends received on bonds and stocks, and from all other sources.....	57,167 68
Aggregate cash income.....	<u>\$1,737,763 77</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$823,873 21	\$397,106 85
Reinsurance.....	61,328 85	97,702 27
	<u>\$762,544 86</u>	<u>\$299,404 58</u>
Net amount paid on losses (of which \$105,032.03 belonged to prior years).....	\$1,061,949 44	
Paid or allowed during the year for commissions and brokerage.....	284,130 70	
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	99,569 51	
Paid state, national and local taxes, in this and other states.....	37,033 95	
Rent, stationery, office expenses, etc.....	84,932 35	
Aggregate cash expenditures.....	<u>\$1,567,615 95</u>	

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$159,497,218	\$1,545,885 79	\$7,275,016	\$125,462 30
Written during the year.....	184,756,898	1,577,689 16	112,875,227	727,768 53
Total.....	<u>\$344,254,111</u>	<u>\$3,122,974 95</u>	<u>\$120,150,243</u>	<u>\$853,230 83</u>
Deduct expirations.....	158,563,228	1,189,672 86	112,929,956	736,232 86
In force at the end of the year.....	\$200,691,883	\$1,734,302 07	\$7,220,287	\$116,977 95
Deduct amount reinsured.....	10,577,661	98,788 12	1,205,969	22,922 18
Net amount in force December 31, 1891.....	<u>\$190,114,222</u>	<u>\$1,634,513 95</u>	<u>\$6,014,318</u>	<u>\$93,055 77</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$13,921,943 00
Losses paid from organization to date.....	8,022,810 00
Dividends declared payable in stock from organization.....	804,628 17
Losses incurred during the year, fire, marine and inland.....	<u>301,141 11</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$118,500 00	\$59,450 49
Virginia.....	50,000 00	22,461 90
Oregon.....	50,260 00	7,693 65
Georgia.....	29,625 00	15,280 43
Total.....	<u>\$257,375 00</u>	<u>\$104,875 47</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$1,680,080 00	\$1,808,925 00	\$3,283,955 00
Premiums received.....	27,004 22	12,036 00	39,042 22
Losses paid.....	19,851 24	6,517 83	26,368 67
Total losses incurred during the year in the State of Michigan.....	<u>16,685 24</u>	<u>6,517 83</u>	<u>23,203 07</u>

UNITED STATES BRANCH.
LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.
LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, 46 PINE ST., NEW YORK.

(Incorporated in 1861; commenced business in United States 1879.)

JEFFREY BEAVAN,

Manager Eastern Department.

JOHN S. BELDEN, Chicago, Ill.

Manager Western Department.

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000.

ASSETS.

Real estate.....\$298,130 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States.....	\$325,000 00	\$456,100 00	
New York City.....	120,000 00	122,400 00	
Baltimore & Ohio R. R. Co.....	100,000 00	106,000 00	
Chicago & Northwestern R. R. Co.....	100,000 00	123,000 00	
Chicago, Rock Island & Pacific R. R. Co.....	90,000 00	109,800 00	
Central Railroad, of New Jersey.....	100,000 00	109,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co.....	100,000 00	92,500 00	
Delaware & Hudson R. R. Co. (Penn. Div.).....	25,000 00	35,250 00	
Lake Shore & Michigan Southern R. R. Co.....	92,000 00	110,400 00	
New York Central & Hudson River R. R. Co.....	75,000 00	94,875 00	
New York & Harlem R. R. Co.....	50,000 00	60,500 00	
West Shore R. R.....	100,000 00	108,500 00	
Lake Erie & Western R. R. Co.....	25,000 00	27,187 00	
Lehigh Valley R. R. Co.....	28,000 00	25,825 00	
Milwaukee, Lake Shore & Western.....	25,000 00	28,500 00	
Baltimore Belt R. R. Co.....	25,000 00	25,568 00	
Totals (carried out at market value).....	\$1,447,000 00	\$1,641,200 00	1,641,200 00

Cash in company's principal office, \$90,834.48; cash in bank, \$75,858.38..... 166,692 86
 Gross premiums in due course of collection..... 343,051 75
 Bills receivable, *not matured*, taken for fire, marine or inland risks..... 326 12
 Rents due and accrued..... 4,540 41

Aggregate amount of all the assets of the company.....\$2,453,941 14
 Deduct special deposits in other states..... 265,500 00
 Total admitted assets.....\$2,188,441 14

LIABILITIES.

Amount of unpaid losses (of which \$32,113.47 are resisted).....\$235,480 06
 Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy..... \$758,299 57
 Reinsurance reserve *pro rata* on fire risks running more than one year..... 757,811 00

Amount of reserve on all outstanding risks	\$1,510,611 17
Due and accrued for salaries, rent, advertising, or agency expenses	4,538 63
Suspense account	203 10
Commissions and brokerage	32,225 56
Return premiums and reinsurance	60,234 35
Aggregate	\$1,843,292 87
Deduct liabilities on special deposits	140,784 27
Net liabilities (except deposit capital)	\$1,702,508 60
Surplus as regards policy-holders	\$485,982 54
Deposit capital	200,000 00
Surplus over deposit capital	\$285,982 54

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$2,864,348 62
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	851,018 35
Net amount of cash actually received for premiums	\$1,813,330 27
Interest and dividends received on bonds and stocks, and from all other sources	59,911 61
Aggregate cash income	\$1,873,241 88

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$1,813,958 83
Deduct amount actually received for salvages	\$8,953 57 }
Reinsurance	207,732 17 }
Net amount paid on losses (of which \$129,165.94 belonged to prior years)	\$1,106,226 66
Paid or allowed during the year for commissions and brokerage	379,055 74
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	123,165 66
Paid state, national, and local taxes, in this and other states	40,293 84
Rents, printing, stationery, advertising, traveling, legal and all other expense charges	140,981 57
Aggregate cash expenditures	\$1,789,723 47

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.*</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$295,186,456	\$2,849,433 07
Written during the year		270,956,159	2,772,950 36
Total		\$566,142,615	\$5,622,433 43
Deduct expirations		216,379,521	2,354,368 67
In force at the end of the year		\$349,763,094	\$3,267,344 76
Deduct amount reinsured		29,206,363	339,683 89
Net amount in force December 31, 1891		\$320,556,731	\$2,878,160 87

GENERAL INTERROGATORIES.

Total amount of net premiums received from the organization of this branch to date	\$14,964,258 40
Losses paid from organization of this branch to date	9,009,163 48
Losses incurred during the year, fire	1,235,883 76

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$118,000 00	\$58,406 49
Virginia.....	59,000 00	38,772 97
Georgia.....	29,500 00	26,374 24
Oregon.....	59,000 00	17,380 54
Total.	\$265,500 00	\$140,784 27

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,358,818 00
Premiums received.....	60,268 29
Losses paid.....	46,721 99
Total losses incurred during the year in the State of Michigan.....	48,265 45

UNITED STATES BRANCH.

MANCHESTER FIRE ASSURANCE COMPANY.

MANCHESTER, ENGLAND.

OFFICE U. S. BRANCH, CHICAGO, ILL.

(Incorporated 1824; commenced business 1824.)

W. W. DUDLEY. *Manager U. S. Branch, CHICAGO, ILL.*

Attorney for Michigan, ROSWELL MOTT, of Lansing.

CAPITAL.

Deposit capital \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)..... \$50,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	<i>Par value.</i>	<i>Market value.</i>
New York city.....	\$300,000 00	\$212,000 00
United States.....	100,000 00	117,000 00
.....	25,000 00	29,250 00
Wheeling & Lake Erie R. R.....	30,000 00	31,060 00
Lehigh Valley R. R.....	25,000 00	25,500 00
St. Paul, Minn. & Manitoba R. R.....	25,000 00	24,500 00
Chesapeake & Ohio R. R.....	25,000 00	26,000 00
Chicago, Milwaukee & St. Paul R'y, Chicago & Pacific Div.....	55,008 00	59,400 00
Chicago & Eastern Illinois R. R.....	27,000 00	29,970 00
Knoxville & Ohio R. R.....	15,000 00	15,975 00
Central Railway of New Jersey.....	30,000 00	38,000 00
West Shore R. R.....	25,000 00	25,625 00
Baltimore & Ohio R. R.....	40,000 00	42,400 00
Pennsylvania R. R.....	55,000 00	58,850 00
Chicago & Western Indiana R. R.....	55,000 00	62,975 00
Illinois Central R. R.....	25,000 00	24,000 00
Pennsylvania R. R.....	30,000 00	18,500 00
Baltimore & Ohio R. R.....	18,000 00	14,040 00
District of Columbia.....	20,000 00	22,908 00

Totals (carried out at market value)..... **\$810,000 00** **\$872,935 00** 872.935 00

Cash in company's principal office, \$2,202.59; cash in bank, \$33,312.06.....	\$35,514 65
Gross premiums in due course of collection	225,304 79
Aggregate amount of all the assets of the company	\$1,183,754 44
Deduct special deposits in other states	150,000 00
Total admitted assets	\$1,033,754 44

LIABILITIES.

Amount of unpaid losses (of which \$11,890.50 are resisted)	\$102,646 20
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$355,409 89
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	165,124 43
Amount of reserve on all outstanding risks	520,533 82
Commissions and brokerage	42,570 91
Aggregate liabilities (except deposit capital)	\$665,750 93
Surplus as regards policy-holders	\$368,008 51
Deposit capital	200,000 00
Surplus over deposit capital	\$168,008 51

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,080,442 64
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	275,530 53
Net amount of cash actually received for premiums	\$804,912 11
Interest and dividends received on bonds and stocks, and from all other sources	24,390 65
Aggregate cash income	\$829,302 76

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$330,730 94
Reinsurance	17,699 10
Net amount paid on losses (of which \$10,348.25 belonged to prior years) ..	\$313,031 84
Paid or allowed during the year for commissions and brokerage	188,292 23
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	38,838 54
Paid state, national, and local taxes, in this and other states	14,697 03
All other payments	55,993 76
Aggregate cash expenditures	\$610,853 40

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$19,337,458 19	\$303,016 72
Written during the year	86,943,276 89	1,199,652 57
Total	\$116,280,735 08	\$1,501,669 29
Deduct expirations	39,376,861 99	503,823 01
In force at the end of the year	\$76,903,883 09	\$998,846 28
Deduct amount reinsured	4,380,697 47	60,991 19
Net amount in force December 31, 1891	\$72,512,985 62	\$937,855 09

GENERAL INTERROGATORIES.

Total amount of premiums received from the organisation of the company to date	\$1,808,521 30
Losses paid from organization to date	778,554 68
Losses incurred during the year, fire	401,729 79

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>
Ohio, U. S. Reg. bonds	\$100,000 00
Oregon, mortgage	50,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$2,177,441 86
Premiums received	44,076 66
Losses paid	21,981 44
Total losses incurred during the year in the State of Michigan	23,223 45

UNITED STATES BRANCH.

MANNHEIM INSURANCE COMPANY.

MANNHEIM, GERMANY.

OFFICE U. S. BRANCH, No. 16 EXCHANGE PLACE, NEW YORK.

(Incorporated May 24, 1879; commenced business October 15, 1879.)

J. ENGELHORN, *President*,N. MUHLINGHAUS and B. POST, *Secretaries*.HUGO MENZEL, *General Agent*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
BONDS—			
United States	\$100,000 00	\$118,000 00	
STOCKS—			
New York city	200,000 00	200,000 00	
	50,000 00	50,000 00	
Totals (carried out at market value)	\$350,000 00	\$368,000 00	\$368,000 00
Cash in bank			11,589 60
Gross premiums in due course of collection			22,954 48
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks			2,247 42
Aggregate amount of all the assets of the company			\$404,791 50

LIABILITIES.

Amount of unpaid losses.....		\$29,213 41
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	\$16,558 25	
Amount of reserve on all outstanding risks		16,558 25
Commissions and brokerage.....		15,638 64
Aggregate liabilities (except deposit capital).....		<u>\$61,410 30</u>
Surplus as regards policy-holders.....	\$345,381 20	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....	<u>\$143,381 20</u>	

INCOME DURING THE YEAR.

	<i>On marine and inland risks.</i>	
Gross amount of cash received for premiums	\$261,901 38	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	10,395 91	
Net amount of cash actually received for premiums.....		\$250,905 47
Aggregate cash income.....		<u>\$250,905 47</u>

EXPENDITURES DURING THE YEAR.

	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$188,448 01	
Reinsurance.....	66,907 59	
Net amount paid on losses		\$121,060 42
Paid or allowed during the year for commissions and brokerage.....		26,036 52
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes.....		4,144 80
All other payments		6,487 31
Aggregate cash expenditures.....		<u>\$157,729 14</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$1,299,933	\$16,740 76
Written during the year	50,144,061	235,395 20
Total.....	\$51,444,003	\$252,036 96
Deduct expirations.....	48,873,412	235,477 71
In force at the end of the year.....	<u>\$2,570,591</u>	<u>\$16,558 25</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Marine and inland risks.</i>
Marine and inland risks taken.....	\$614,517 00
Premiums received	5,902 38
Losses paid	371 19
Total losses incurred during the year in the State of Michigan.....	<u>371 19</u>

UNITED STATES BRANCH.
MARINE INSURANCE COMPANY (LIMITED).
LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 77 BEAVER STREET, NEW YORK.

(Incorporated 1836; commenced business 1836.)

F. A. WHITE, *Manager*,

PERCY CHUBB, *Attorney in the U. S.*

Attorney for Michigan, JAMES W. MILLEN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$100,000 00	\$117,000 00	
City of New York	210,000 00	218,400 00	
City of New York	90,000 00	98,150 00	
Pennsylvania R. R. Co.	50,000 00	60,000 00	
Totals (carried out at market value)	<u>\$450,000 00</u>	<u>\$488,550 00</u>	\$488,550 00

Cash in company's principal office, \$31.14; cash in bank, \$27,464.14	27,495 28
Gross premiums in due course of collection	64,751 86
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	24,249 86
Due from other companies for reinsurance on losses already paid	16,265 21

Aggregate amount of all the assets of the company	\$621,312 21
Deduct special deposit in Ohio	100,000 00
Total admitted assets	<u>\$521,312 21</u>

LIABILITIES.

Amount of unpaid losses \$53,229 00

Reinsurance reserve at 100 per cent on all unexpired inland navigation risks \$53,370 89

Amount of reserve on all outstanding risks 52,370 89
 Commissions and brokerage 4,713 59
 Taxes, \$6,500; due reinsurers (premiums), \$30,007.91 36,507 91

Aggregate \$146,821 39
 Deduct liabilities on special deposit 3,165 00

Net liabilities (except deposit capital) \$143,656 39

Surplus as regards policy-holders \$377,655 82
 Deposit capital 200,000 00
 Surplus over deposit capital \$177,655 82

INCOME DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$389,407 95
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	145,243 96
Net amount of cash actually received for premiums.....	\$244,163 99
Interest and dividends received on bonds and stocks, and from all other sources.....	9,000 00
Income from all other sources, viz.: recoveries on bad debts.....	997 33
Aggregate cash income.....	<u>\$254,161 32</u>

EXPENDITURES DURING THE YEAR.

	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$144,015 20	
Deduct amount actually received for salvages.....	\$3,156 51 }	
Reinsurance.....	42,942 31 }	
Net amount paid on losses (of which \$22,650 belonged to prior years)....		\$92,916 38
Paid or allowed during the year for commissions and brokerage.....		42,262 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes, general expense.....		14,912 69
Paid state, national, and local taxes, in this and other states.....		7,227 82
Aggregate cash expenditures.....		<u>\$157,319 73</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$13,415,800	\$67,004 00
Written during the year.....	123,796 212	416,158 43
Total.....	\$143,215,012	\$483,252 43
Deduct expirations.....	128,398,445	413,424 58
In force at the end of the year.....	\$13,819,567	\$69,827 85
Deduct amount reinsured.....	3,421,250	17,456 96
Net amount in force December 31, 1891.....	<u>\$10,398,317</u>	<u>\$52,370 89</u>

GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of all the company's policy-holders.....		\$350,000 00
Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:		
<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$100,000 00	\$3,165 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Marine and inland risks.</i>
Marine and inland risks taken.....	\$1,845,686 00
Premiums received.....	24,739 85
Losses paid.....	5,463 80
Total losses incurred during the year in the State of Michigan.....	<u>7,437 88</u>

UNITED STATES BRANCH.
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON AND EDINBURGH, GREAT BRITAIN,

OFFICE U. S. BRANCH, No. 54 WILLIAMS ST., NEW YORK.

(Incorporated 1809; commenced business in United States December, 1866.)

SAMUEL P. BLAGDEN, *Manager in the United States.*

Attorney for Michigan, J. F. McSWEN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
United States		\$500,000 00	\$586,250 00
" "		100,000 00	118,500 00
" "		187,000 00	158,920 00
" "		35,000 00	39,725 00
" "		30,000 00	33,300 00
" "		18,000 00	19,620 00
New York Central & H. R. R. Co.		500,000 00	645,000 00
West Shore R. R. Co.		400,000 00	416,000 00
N. Y., Lackawanna & W. R. R. Co.		100,000 00	180,000 00
Delaware & Hudson Canal Co., Penn. Div.		61,000 00	86,925 00
St. Paul & Northern Pacific R. R. Co.		50,000 00	59,250 00
Chicago & N. W. R. R. Co.		180,000 00	182,000 00
" "		26,000 00	36,400 00
Baltimore & Ohio R. R. Co.		158,000 00	168,370 00
" "		42,000 00	44,730 00
City of Boston		80,000 00	108,000 00
N. Y. county		9,000 00	10,440 00
S. C. consol.		12,500 00	12,350 00
Alabama, class "A" coupon		10,000 00	10,300 00
Tennessee settlement		1,100 00	1,177 00
Virginia		46,300 00	18,520 00
STOCKS—			
N. Y. county		22,000 00	29,700 00
" city		5,000 00	6,650 00
" "		10,000 00	12,700 00
" "		3,000 00	3,240 00
Milwaukee Underwriters' Building Ass'n		181 00	181 00
Virginia deferred certificates		18,686 67	1,498 00
Totals (carried out at market value)		\$3,504,747 67	\$2,939,541 00
Cash in company's principal office, \$1,238.19; cash in bank, \$72,554.55			73,792 74
Interest due and accrued on stocks, not included in "market value"			52,988 00
Gross premiums in due course of collection			376,453 48
Bills receivable, <i>not matured</i> , taken for fire risks			512 55
Deposits at New Orleans, \$3,000; Buffalo, \$50.00; N. Y. coffee exchange, \$700.00; special account, \$70.00			3,820 00
Due from other companies for reinsurance on losses already paid			6,445 21
Aggregate amount of all the assets of the company			\$3,453,552 98
Deduct special deposits in other states			250,915 50
Total admitted assets			\$3,202,637 48

LIABILITIES.

Amount of unpaid losses (of which \$45,651.14 are resisted).....		\$282,621 54
Rainurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$795,476 25	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year....	958,680 74	
Amount of reserve on all outstanding risks.....		1,754,156 99
Commissions and brokerage.....		68,271 37
Special agents balances.....		12,025 65
Aggregate.....		\$2,117,075 55
Deduct liabilities on special deposits.....		169,896 94
Net liabilities (except deposit capital).....		\$1,947,178 61
Surplus as regards policy-holders.....	\$1,255,458 87	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....	\$1,055,458 87	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$3,638,298 65	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	474,091 26	
Net amount of cash actually received for premiums.....		\$2,159,207 39
Interest and dividends received on bonds and stocks, and from all other sources.....		110,415 17
Aggregate cash income.....		\$2,269,622 56

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$1,610,208 27	
Deduct amount actually received for salvages.....	\$13,690 52 }	
Reinsurance.....	111,708 46 }	125,398 98
Net amount paid on losses (of which \$146,574.20 belonged to prior years).....		\$1,484,809 29
Paid or allowed during the year for commissions and brokerage.....		295,680 51
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		282,641 13
Paid state, national, and local taxes, in this and other states.....		61,332 17
Local and other board expenses, rent, stationery, supplies to agents, advertising, office expenses, etc.....		77,062 45
Aggregate cash expenditures.....		\$2,201,525 55

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$312,121,610	\$3,315,141 06
Written during the year.....	280,590,140	2,749,692 55
Total.....	\$592,711,750	\$6,064,834 21
Deduct expirations.....	263,064,022	2,507,562 15
In force at the end of the year.....	\$329,677,728	\$3,557,272 06
Deduct amount reinsured.....	21,543,984	196,160 78
Net amount in force December 31, 1891.....	\$308,133,744	\$3,361,111 33

GENERAL INTERROGATORIES.

Total amount of premiums received from U. S. branch of the company to date.....	\$37,281,515 29
Losses paid in United States to date.....	23,500,579 48
Losses incurred during the year, fire.....	1,504,971 59
Amount deposited in different states and countries for the security of all the company's policy-holders	238,250 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$118,000 00.	\$38,722 98
Oregon.....	56,340 00	15,942 82
Virginia.....	49,263 00	25,963 20
Georgia.....	29,312 50	39,244 96
Total.....	\$250,915 50	\$109,866 94

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$5,811,679 00
Premiums received.....	100,268 20
Losses paid.....	60,270 24
Total losses incurred during the year in the State of Michigan.....	58,938 08

UNITED STATES BRANCH.
NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, 38 PINE ST., NEW YORK CITY.

(Incorporated 1836; commenced business 1836.)

JAMES VALENTINE, *General Manager.*

WM. D. CROOKE, *Manager Western Department*, No. 226 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000.

ASSETS.

Real estate \$114,544 44

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>BONDS—</i>	<i>Par value.</i>	<i>Market value.</i>
United States—deposited with the State of New York at Albany.....	\$200,000 00	\$234,000 00
United States—deposited with the State of Ohio, at Columbus.....	100,000 00	117,000 00

BONDS—

	Par value.	Market value.	
United States—deposited with the State of Virginia, at Richmond	\$50,000 00	\$58,508 00	
United States—deposited with the State of Georgia, at Atlanta	25,000 00	29,260 00	
United States—deposited with the State of Oregon	20,000 00	23,400 00	
City of Salem	10,000 00	10,000 00	
" " " " " "	20,000 00	20,000 00	
Deposited with trustees at New York:			
City of New York	200,000 00	203,000 00	
" " Boston	55,000 00	55,550 00	
" " " "	84,500 00	90,828 25	
" " St. Louis	40,000 00	40,900 00	
Massachusetts State	25,000 00	27,750 00	
City of Providence	52,500 00	54,308 25	
" " St. Paul	50,000 00	51,500 00	
" " Minneapolis	100,000 00	92,000 00	
Pennsylvania R. R. Co.	100,000 00	92,500 00	
West Shore R. R. Co.	50,000 00	51,937 50	
Totals (carried out at market value)	\$1,182,000 00	\$1,358,120 00	\$1,258,120 00
Cash in company's principal office, \$4,302.72; cash in bank, \$66,170.95			70,473 67
Interest due and accrued on stocks, not included in "market value"			9,291 66
Gross premiums in due course of collection			178,288 35
Due from other companies for reinsurance on losses already paid			3,745 25
Aggregate amount of all the assets of the company			\$1,634,463 37
Deduct special deposits in other states			258,150 00
Total admitted assets			\$1,376,313 37

LIABILITIES.

Amount of unpaid losses (of which \$39,170.00 are resisted)		\$178,300 88
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$493,353 51	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	428,748 89	
Amount of reserve on all outstanding risks		866,097 40
Due and accrued for salaries, rent, advertising, or agency expenses		865 28
All other demands against the company		38,098 92
Aggregate		\$1,083,362 48
Deduct liabilities on special deposits		152,408 06
Net liabilities (except deposit capital)		\$930,954 42
Surplus as regards policy-holders	\$445,358 95	
Deposit capital	200,000 00	
Surplus over deposit capital	\$245,358 95	

INCOME DURING THE YEAR.

	On fire risks.	
Gross amount of cash received for premiums	\$1,381,008 84	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	263,879 67	
Net amount of cash actually received for premiums		\$1,117,127 17
Interest and dividends received on bonds and stocks, and from all other sources		40,840 68
Aggregate cash income		\$1,157,967 85

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses	\$502,189 76	
Deduct amount actually received for salvages	4,589 22	
Reinsurance	56,063 24	

Net amount paid on losses (of which \$92,147.92 belonged to prior years) ..	\$798,548 30
Paid or allowed during the year for commissions and brokerage ..	184,863 17
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes ..	77,185 18
Paid state, national and local taxes in this and other states ..	35,181 69
All other payments and expenditures ..	111,135 67
Aggregate cash expenditures ..	<u>\$1,206,914 01</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890 ..	\$150,363,869	\$1,635,848 61
Written during the year ..	183,546,104	1,402,632 89
Total ..	<u>\$333,904,473</u>	<u>\$3,038,481 50</u>
Deduct expirations ..	125,045,273	1,287,692 12
In force at the end of the year ..	\$158,859,200	\$1,750,819 85
Deduct amount reinsured ..	7,130,026	76,472 06
Net amount in force December 31, 1891 ..	<u>\$151,729,174</u>	<u>\$1,674,347 82</u>

GENERAL INTERROGATORIES.

Total amount of premiums received in United States from the organization of the company to date ..	\$11,254,376 87
Losses paid in United States from organization to date ..	6,891,672 40
Dividends declared payable in stock from organization ..	858,759 86

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio ..	\$117,000 00	\$69,981 05
Virginia ..	53,500 00	20,961 78
Georgia ..	29,250 00	23,771 58
Oregon ..	53,400 00	7,693 65
Totals ..	<u>\$258,150 00</u>	<u>\$152,408 06</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken ..	\$2,282,844 63
Premiums received ..	41,049 48
Losses paid ..	18,725 64
Total losses incurred during the year in the State of Michigan ..	<u>15,294 26</u>

UNITED STATES BRANCH.

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

OFFICE U. S. BRANCH, 59 AND 61 WALL STREET, NEW YORK CITY.

(Incorporated 1797; commenced business in United States 1879.)

J. MONTGOMERY HARE, Resident Manager.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$40,000 00
Interest accrued on said mortgage loans	150 00
Total value of mortgaged premises (buildings insured for \$40,000).....	\$80,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States.....	\$508,000 00	\$593,725 00	
New York Central & Hudson River R. R.....	75,000 00	98,750 00	
Chicago, Burlington & Quincy R. R.....	100,000 00	90,000 00	
Chicago, Rock Island & Pacific R. R.....	90,000 00	91,125 00	
Pennsylvania Coe.....	150,000 00	158,625 00	
New York, Chicago & St. Louis R. R.....	100,000 00	96,500 00	
West Shore R. R.....	40,000 00	40,660 00	
Richmond City, Va.....	50,000 00	54,544 21	
Lake Shore & Michigan Southern R. R.....	118,000 00	143,075 00	
Lehigh & Wilkesbarre Coal.....	8,000 00	8,780 00	
Penn. Equipment Trust Co.....	52,000 00	50,483 05	
Water loan stock of the city of New York.....	100,000 00	102,250 00	
Totals (carried out at market value)	\$1,891,000 00	\$1,522,486 26	1,522,486 26

Cash in company's principal office, \$1,586.45; cash in bank, \$165,209.35	166,795 80
Interest due and accrued on stocks, not included in "market value"	16,628 32
Gross premiums in due course of collection	94,833 66
Due from other companies for reinsurance on losses already paid.....	2,723 45
Aggregate amount of all the assets of the company	\$1,843,617 49
Deduct special deposits in other states.....	240,377 50
Total admitted assets.....	\$1,603,239 99

LIABILITIES.

Amount of unpaid losses.....	\$132,716 08
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$331,230 13
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	455,653 59
Amount of reserve on all outstanding risks.....	986,873 72
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,496 84
Commissions and brokerage.....	19,941 57
Aggregate.....	\$1,141,028 21
Deduct liabilities on special deposits	102,664 45
Aggregate liabilities (except deposit capital)	\$1,038,363 76
Surplus as regards policy-holders.....	\$564,876 23
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$364,876 23

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$1,676,239 79
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	364,699 70

Net amount of cash actually received for premiums.....	\$1,371,540 09
Interest received on bonds and mortgages.....	1,800 00
Interest and dividends received on bonds and stocks, and from all other sources	50,925 10
Aggregate cash income.....	\$1,424,265 19

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$908,558 05
Reinsurance.....	60,938 44
Net amount paid on losses.....	\$842,619 61
Paid or allowed during the year for commissions and brokerage.....	238,705 07
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	99,822 75
Paid state, national, and local taxes, in this and other states	16,682 40
Rent, advertising, stationery, postage, etc	96,487 29
Aggregate cash expenditures.....	\$1,294,317 12

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$162,864,860	\$1,690,932 48
Written during the year		172,410,040	1,674,838 25
Total		\$334,774,400	\$3,365,760 78
Deduct expirations.....		140,724,046	1,873,361 40
In force at the end of the year.....		\$194,049,754	\$1,987,399 38
Deduct amount reinsured		8,126,884	83,968 08
Net amount in force December 31, 1891.....		\$185,922,900	\$1,903,416 30

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the society in United States to date.....	\$10,173,882 07
Losses paid from organization to date in United States.....	5,693,808 88
Losses incurred during the year, fire	844,554 97
Amount deposited in different states and countries for the security of all the company's policy-holders, New York state	300,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

	<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio		\$116,875 00	\$34,429 73
Oregon.....		58,487 50	16,544 53
Georgia.....		29,218 75	23,469 06
Virginia.....		35,346 25	23,221 18
Totals.....		\$240,377 50	\$102,664 45

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$2,813,525 09
Premiums received	54,544 86
Losses paid	83,500 86
Total losses incurred during the year in the State of Michigan.....	\$3,275 28

UNITED STATES BRANCH.
PHENIX ASSURANCE COMPANY.
 LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 67 WALL ST., NEW YORK.
 (Incorporated 1872; commenced business in United States, 1879.)

A. D. IRVING, *Manager*, E. B. CLARK, *Assistant Manager*.
 Attorney for Michigan, JAMES J. CLARK, of Detroit.

CAPITAL.

Deposit capital stock\$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States.....	\$708,000 00	\$822,510 00	
" ".....	195,000 00	225,150 00	
" ".....	300,000 00	351,000 00	
Central of New Jersey.....	50,000 00	55,750 00	
Chicago, Rock Island & Pacific.....	50,000 00	52,000 00	
New York, Chicago & St. Louis.....	50,000 00	47,937 50	
West Shore.....	120,000 00	124,500 00	
Pennsylvania Company.....	25,000 00	27,312 50	
Chicago & Northwest.....	45,000 00	47,945 00	
Atchison, Topeka & Santa Fé R. R. Co.	50,000 00	50,750 00	
Totals (carried out at market value)	<u>\$1,586,000 00</u>	<u>\$1,807,855 00</u>	\$1,807,855 00
Cash in hands of U. S. trustees, \$481,774.15; cash in bank, \$30,951.02			512,725 17
Gross premiums in due course of collection.....			226,314 32
Aggregate.....			<u>\$2,546,894 49</u>
Deduct special deposits in other states.....			228,150 00
Total admitted assets.....			<u><u>\$2,318,744 49</u></u>

LIABILITIES.

Amount of unpaid losses (of which \$15,103 are resisted).....	\$412,566 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$374,148 88
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	608,055 09
Amount of reserve on all outstanding risks.....	1,479,203 77
Aggregate.....	<u>\$1,891,769 77</u>
Deduct liabilities on special deposits.....	144,652 86
Net liabilities (except deposit capital)	<u><u>\$1,747,116 91</u></u>

Surplus as regards policy-holders.....	\$571,627 58
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$371,627 58</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$2,719,794 59
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	801,805 12
Net amount of cash actually received for premiums.....	\$1,917,989 47
Interest and dividends received on bonds and stocks, and from all other sources.....	38,920 00
Aggregate cash income.....	<u>\$1,956,909 47</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$1,611,060 35
Deduct amount actually received for salvages.....	16,354 12
Reinsurance.....	429,092 91
Net amount paid on losses.....	\$1,165,803 32
Paid or allowed during the year for commissions and brokerage.....	332,906 96
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes.....	73,701 60
Paid state, national, and local taxes, in this and other states.....	56,804 65
All other payments, viz.: general expenses, printing, stationery, advertising, traveling, rents, maps, postage, telegrams, etc.....	181,025 80
Aggregate cash expenditures.....	<u>\$1,810,042 33</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$273,028,640	\$2,642,219 41
Written during the year.....	\$61,270,909	2,744,157 80
Total.....	\$334,299,449	\$5,386,377 21
Deduct expirations.....	\$68,257,948	2,198,745 26
In force at the end of the year.....	\$331,041,501	\$3,187,631 95
Deduct amount reinsured.....	31,638,657	302,995 06
Net amount in force December 31, 1891.....	<u>\$299,402,844</u>	<u>\$2,884,636 89</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$12,448,936 25
Losses paid from organization to date.....	7,697,241 58
Losses incurred during the year, fire.....	1,379,701 00
Amount deposited in New York state for the security of the company's policy-holders in the United States.....	851,000 00
Amount deposited with U. S. trustees for the security of policy-holders in the United States.....	1,804,284 15

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$117,000 00	\$47,578 57
Virginia.....	23,400 00	40,642 37
Georgia.....	22,250 00	37,794 16
Oregon.....	58,500 00	18,642 76
Totals.....	<u>\$228,150 00</u>	<u>\$144,658 86</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$5,290,307 12
Premiums received.....	56,700 26
Losses paid.....	88,524 65
Total losses incurred during the year in the State of Michigan.....	<u>\$5,222 23</u>

UNITED STATES BRANCH.
PRUSSIAN NATIONAL INSURANCE COMPANY.
STETTIN, GERMANY.

(Incorporated April, 1845; commenced business in United States, November 23, 1891.)

THEO. W. LETTON, *General Manager in United States, 240 LA SALLE STREET, CHICAGO, ILL.*

Attorney for Michigan, B. WHITAKER, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$200,000 00	\$233,750 00	
Louisville & Nashville R. R. Co.	23,000 00	26,335 00	
Baltimore & Ohio R. R. Co.	30,000 00	32,400 00	
Montana Central R. R. Co.	11,000 00	11,110 00	
New York, Chicago & St. Louis R. R. Co.	30,000 00	28,762 50	
Lehigh Valley R. R. Co.	30,000 00	30,750 00	
Erie R. R. Co., consolidated	10,000 00	13,450 00	
Chicago, Milwaukee & St. Paul	30,000 00	32,400 00	
St. Paul, Minn. & Man.	5,000 00	5,837 50	
Beech Creek Railway Co.	30,000 00	29,100 00	
Illinois Central R. R. Co.	8,000 00	8,480 00	
Memphis & Charleston R. R. Co.	10,000 00	12,000 00	
Louisville & Nashville R. R. Co.	9,000 00	10,080 00	
Union Elevated R'y Co., Brooklyn	30,000 00	33,000 00	
E. Tennessee, Va. & Ga. R. R. Co.	9,000 00	9,540 00	
Rochester & Pittsburgh R. R. Co.	5,000 00	5,900 00	
Valley R. R. of Ohio	20,000 00	20,400 00	
Chicago, St. Paul, Minn. & Omaha	10,000 00	11,975 00	
Totals (carried out at market value)	\$500,000 00	\$555,270 00	\$555,270 00

Cash in company's principal office, \$142.80; cash in bank, \$2,131.14	2,273 94
Interest due and accrued on stocks, not included in "market value"	5,875 00
Gross premiums in due course of collection	60,675 14
Aggregate amount of all the assets of the company	\$624,094 08

LIABILITIES.

Amount of unpaid losses (of which \$2,000.00 are resisted)	\$13,715 82
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$55,393 56
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	20,499 69
Amount of reserve on all outstanding risks	75,893 25
Due and accrued for salaries, rect, advertising, or agency expenses	1,875 00
Due and to become due for borrowed money	2,500 00
Return premiums	18,281 50
Aggregate liabilities (except deposit capital)	\$112,265 57

Surplus as regards policy-holders	\$511,828 51
Deposit capital	200,000 00
Surplus over deposit capital	<u>\$311,828 51</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums	\$133,468 22	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	35,787 77	
Net amount of cash actually received for premiums		\$102,680 45
Cash from company		2,500 00
Aggregate cash income		<u>\$105,180 45</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses	\$47,290 39	
Reinsurance	2,069 41	
Net amount paid on losses		\$45,220 88
Paid or allowed during the year for commissions and brokerage		35,811 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		5,110 56
Paid state, national, and local taxes, in this and other states		695 26
All other payments, viz.: rent, maps, printing, postage, etc.		4,487 13
Aggregate cash expenditures		<u>\$91,324 84</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$9,442,519	\$178,523 55
Written during the year		10,490,218	161,588 38
Total		\$19,932,737	\$335,111 88
Deduct expirations		9,758,709	177,271 37
In force at the end of the year		\$10,174,028	\$157,840 51
Deduct amount reinsured		647,921	10,320 71
Net amount in force December 31, 1891		<u>\$9,526,107</u>	<u>\$147,519 80</u>

GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of all the company's policy-holders	<u>\$200,000 00</u>
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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$138,810 00
Premiums received	<u>1,177 98</u>

UNITED STATES BRANCH.
RELIANCE MARINE INSURANCE COMPANY (LIMITED).
 LIVERPOOL, ENGLAND.

HENRY DESPARD, *Attorney*, 16 AND 18 EXCHANGE PLACE, NEW YORK.

Attorney for Michigan, HENRY McMORRAN, of Port Huron.

CAPITAL.

Deposit capital in New York required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
New York City.....	\$100,000 00	\$104,000 00	
" " ".....	50,000 00	51,500 00	
" " ".....	50,000 00	51,250 00	
Brooklyn ".....	50,000 00	50,000 00	
Boston ".....	50,000 00	29,700 00	
United States.....	25,000 00	30,000 00	
Totals (carried out at market value).....	\$305,000 00	\$316,450 00	\$316,450 00
Cash in company's principal office, \$2,502.14; cash in bank, \$7,721.30.....			10,223 34
Interest due and accrued on stocks, not included in "market value".....			1,342 39
Gross premiums in due course of collection.....			34,680 83
Aggregate amount of all the assets of the company.....			\$362,676 56

LIABILITIES.

Amount of unpaid losses (of which \$5,600.00 are resisted).....	\$15,696 21
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	\$17,846 57
Amount of reserve on all outstanding risks.....	17,846 57
Due and accrued for salaries, rents, advertising, or agency expenses.....	416 67
Commissions and brokerage.....	1,319 56
Aggregate liabilities (except deposit capital).....	\$35,279 01
Surplus as regards policy-holders.....	\$327,397 55
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$127,397 55

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On marine and inland risks. \$172,697 94
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	37,338 50
Net amount of cash actually received for premiums.....	\$135,364 44
Interest and dividends received on bonds and stocks, and from all other sources.....	6,000 00
Aggregate cash income.....	\$141,364 44

EXPENDITURES DURING THE YEAR.

		<i>On marine and inland risks.</i>
Gross amount actually paid for losses		\$73,365 02
Deduct amount actually received for salvages	\$288 00 }	
Reinsurance	19,895 07 }	19,983 07
Net amount paid on losses		\$53,411 95
Paid or allowed during the year for commissions and brokerage		8,781 91
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		7,920 00
Paid state, national and local taxes, in this and other states		2,305 00
Rent, stationery, legal expenses, postage and all other expenses		4,062 73
Aggregate cash expenditures		<u>\$76,481 59</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$378,621	\$20,928 66
Written during the year	23,210,589	187,098 80
Total	\$24,089,210	\$208,017 48
Deduct expirations	23,389,801	190,170 91
In force at the end of the year	\$699,909	\$17,846 57
Deduct amount reinsured	185,153	2,608 78
Net amount in force December 31, 1891	<u>\$564,756</u>	<u>\$15,237 79</u>

GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland	\$77,979 89
Amount deposited in different states and countries for the security of all the company's policy-holders	<u>805,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Marine and inland risks.</i>
Marine and inland risks taken	\$382,809 00
Premiums received	11,183 86
Losses paid	2,795 58
Total losses incurred during the year in the State of Michigan	<u>3,288 06</u>

UNITED STATES BRANCH.

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, ROYAL BUILDING, CHICAGO, ILL.

(Incorporated 1845; commenced business in the United States, 1851.)

E. L. ALLEN, *Manager for Northwestern States.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Deposit capital \$200,000.

ASSETS.

Real estate..... **\$1,818,200 10**

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$500,000 00	\$958,600 00	
Albany & Susquehanna R. R. Co.	100,000 00	124,000 00	
Brooklyn & Montauk R. R. Co.	25,000 00	27,750 00	
Central R. R. Co. of New Jersey	100,000 00	115,500 00	
Chicago, Burlington & Quincy R. R. Co.	50,000 00	63,500 00	
Chicago, Milwaukee & St. Paul R. R. Co.	62,000 00	80,600 00	
Chicago & Northwestern R. R. Co.	100,000 00	140,000 00	
Chicago, Rock Island & Pacific R. R. Co.	100,000 00	128,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co.	100,000 00	95,000 00	
Delaware & Hudson Canal Co. (Penn. Div.)	40,000 00	57,400 00	
Illinois Central R. R. Co.	100,000 00	106,000 00	
Lake Erie & Western R. R. Co.	30,000 00	33,000 00	
Lehigh Valley R. R. Co. (Penn. Div.) ..	100,000 00	102,500 00	
" " " (New York Div.) ..	150,000 00	153,000 00	
Michigan Central R. R. Co. (Air Line Div.)	100,000 00	102,000 00	
" " " (Detroit & Bay City) ..	62,000 00	70,000 00	
" " " ..	8,000 00	9,840 00	
Milwaukee & St. Paul R. R. Co.	100,000 00	190,000 00	
Morris & Essex R. R. Co.	16,000 00	22,280 00	
New York Central & Hudson River R. R. Co.	100,000 00	129,000 00	
New York, Chicago & St. Louis R. R. Co.	100,000 00	96,000 00	
New York & Harlem R. R. Co.	110,000 00	185,300 00	
New York, Lackawanna & Western R. R. Co.	100,000 00	190,000 00	
Pennsylvania R. R. Co.	8,000 00	6,800 00	
Pittsburgh, Fort Wayne & Chicago R. R. Co.	14,000 00	20,020 00	
Rome, Watertown & Ogdensburg R. R. Co.	25,000 00	38,250 00	
St. Paul, Minneapolis & Manitoba R. R. Co.	50,000 00	59,000 00	
Syracuse, Binghamton & New York R. R. Co.	50,000 00	64,000 00	
United New Jersey R. R. & Canal Co.	200,000 00	216,000 00	
West Shore R. R. Co.	100,000 00	102,750 00	
Wenona & St. Peter R. R. Co.	38,000 00	45,590 00	
Totals (carried out at market value)	<u>\$2,795,000 00</u>	<u>\$3,247,880 00</u>	3,247,880 00
Cash in company's principal office, \$400.91; cash in bank, \$909,413.32			909,814 23
Interest due and accrued on stocks, not included in "market value"			5,600 00
Gross premiums in due course of collection			689,407 26
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks			6,326 88
Rents due and accrued			14,520 86
Due from other companies for reinsurance on losses already paid			1,399 94
Aggregate			<u>\$6,693,149 27</u>
Deduct special deposits in other states			266,062 50
Total admitted assets			<u>\$6,426,086 77</u>

Surplus as regards policy-holders.....	\$2,111,557 82
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$1,911,557 82</u>

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$5,179,445 51	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	1,151,594 32	
Net amount of cash actually received for premiums.....		\$4,027,911 19
Interest and dividends received on bonds and stocks, and from all other sources.....		146,524 26
Income from all other sources, viz.: rents.....		90,798 55
Aggregate cash income.....		<u>\$4,265,234 00</u>

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$3,140,678 11	
Deduct amount actually received for salvages.....	\$71,518 68 }	
Reinsurance.....	488,901 00 }	560,419 77
Net amount paid on losses (of which \$506,335.27 belonged to prior years).....		\$2,580,258 34
Paid or allowed during the year for commissions and brokerage.....		853,625 14
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		254,775 90
Paid state, national, and local taxes, in this and other states.....		83,333 48
Rents, printing, stationery, advertising, traveling, legal, and all other expenses.....		214,169 02
Aggregate cash expenditures.....		<u>\$3,986,161 88</u>

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$602,621,009 84	\$5,459,774 65
Written during the year.....		747,217,654 26	5,393,446 94
Total.....		\$1,349,838,664 09	\$10,853,221 59
Deduct expirations.....		572,699,389 43	3,961,857 20
In force at the end of the year.....		\$777,139,324 86	\$6,891,864 39
Deduct amount reinsured.....		88,185,322 05	575,001 78
Net amount in force December 31, 1891.....		\$688,954,002 81	\$6,316,862 61
Perpetual policies.....		5,999,446 40	5,926 26
Total.....		<u>\$694,953,449 21</u>	<u>\$6,322,788 87</u>

GENERAL INTERROGATORIES.

Losses incurred during the year, fire.....	\$2,738,541 13
Amount deposited in different states and countries for the security of all the company's policy-holders.....	277,887 50

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:

	<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....		\$118,250 00	\$870,814 18
Virginia.....		59,125 00	78,872 89
Oregon.....		59,125 00	64,961 70
Georgia.....		29,592 50	16,544 53
Totals.....		<u>\$266,092 50</u>	<u>\$725,693 30</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,551,448 40
Premiums received.....	50,681 46
Losses paid.....	32,405 25
Total losses incurred during the year in the State of Michigan.....	29,235 62

UNITED STATES BRANCH.
SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.
EDINBURGH, SCOTLAND.

OFFICE, U. S. BRANCH, No. 197 ASYLUM STREET, HARTFORD, CONN.

(Incorporated 1824; commenced business in United States 1880.)

M. BENNETT, JR., *Manager*, JAMES H. BREWSTER, *Assistant Manager*.
Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$1,056,300 00
Interest due, \$7,595.00; and accrued, \$8,062.57; on said mortgage loans; total	15,657 57
Value of lands mortgaged	\$1,331,300 00
Buildings (insured for \$1,047,725.00)	1,423,130 00
Total value of mortgaged premises	\$2,754,430 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$50,000 00	\$58,500 00	
County of Middlesex	50,000 00	53,565 00	
City of Toronto	2,564 00	2,564 00	
Ontario Railway	51,912 00	88,521 17	
Canada	100,000 00	110,000 00	
City of Richmond	50,000 00	50,000 00	
Funded debt of Ohio	100,000 00	105,000 00	
Georgia State	25,000 00	25,000 00	
Freehold Loan and Savings Co.	25,000 00	25,000 00	
New York City	200,000 00	202,000 00	
Land Security Co.	25,000 00	25,000 00	
Totals (carried out at market value)	\$679,476 00	\$695,150 17	695,150 17

Cash in company's principal office, \$249.24; cash in bank, \$134,770.36	135,019 60
Interest due and accrued on stocks, not included in "market value"	4,625 00
Gross premiums in due course of collection	122,509 25
Due from other companies for reinsurance on losses already paid	3,315 29
Aggregate amount of all the assets of the company	\$2,032,576 88
Deduct special deposit in other states	384,500 00
Total admitted assets	\$1,648,076 88

LIABILITIES.

Amount of unpaid losses (of which \$12,933 are resisted)	\$96,563 07
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$256,236 01
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	247,004 78

Amount of reserve on all outstanding risks	\$503,299 79
Due and accrued for salaries, rent, advertising, or agency expenses	17,688 50
All other demands against company, absolute and contingent, etc.	32,495 71
Aggregate	\$650,047 07
Deduct liabilities on special deposits	191,209 05
Aggregate liabilities (except deposit capital)	\$458,838 02
Surplus as regards policy-holders	\$1,189,238 86
Deposit capital	200,000 00
Surplus over deposit capital	\$989,238 86

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$1,394,707 15
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	681,870 58
Net amount of cash actually received for premiums	\$713,336 57
Interest received on bonds and mortgages	54,663 68
Interest and dividends received on bonds and stocks, and from all other sources	23,793 31
Aggregate cash income	\$791,793 56

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$423,484 52
Net amount paid on losses (of which \$52,909.78 belonged to prior years) ..	\$423,484 52
Paid or allowed during the year for commissions and brokerage	121,036 49
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	34,376 97
Paid state, national, and local taxes, in this and other states	27,056 33
General and agency expenses	55,716 85
Aggregate cash expenditures	\$661,671 16

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$104,918,864	\$1,106,966 15
Written during the year	154,423,045	1,424,835 26
Total	\$259,341,909	\$2,531,801 41
Deduct expirations	111,459,585	1,078,636 80
In force at the end of the year	\$147,882,324	\$1,453,164 61
Deduct amount reinsured	51,845,766	510,487 08
Net amount in force December 31, 1891	\$96,036,558	\$944,181 08

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$5,094,838 05
Losses paid from organization to date	2,855,197 87
Losses incurred during the year, fire	457,087 39
Amount deposited in different states and countries for the security of all the company's policy-holders	202,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$105,000 00	\$41,128 22
Oregon	53,500 00	16,433 83
Georgia	25,000 00	21,275 29
Virginia	50,000 00	33,407 61
Canada	110,000 00	88,964 01
Total	<u>\$348,500 00</u>	<u>\$191,209 06</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$1,144,175 00
Premiums received	19,311 58
Losses paid	13,784 59
Total losses incurred during the year in the State of Michigan	<u>11,313 68</u>

UNITED STATES BRANCH.

SEA INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 77 BEAVER, NEW YORK.

(Incorporated December 31, 1875; commenced business January 1, 1876.)

PERCY CHUBB, *Attorney for the United States*, - - - - - WM. BATES, *Secretary*.
Attorney for Michigan, HENRY McMORRAN, of Port Huron.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United-States bonds.....	\$200,000 00	\$234,000 00	
Totals (carried out at market value).....	<u>\$200,000 00</u>	<u>\$234,000 00</u>	\$234,000 00
Cash in bank.....			10,087 94
Gross premiums in due course of collection			76,630 06
Due from other companies for reinsurance on losses already paid.....			2,282 48
Aggregate amount of all the available assets of the company			<u>\$323,000 48</u>

LIABILITIES.

Amount of unpaid losses.....	\$84,595 00
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	<u>\$56,120 43</u>

Amount of reserve on all outstanding risks	\$56,120 43
Due and accrued for salaries, rent, advertising, or agency expenses	2,015 28
Taxes, \$7,500; premiums due to reinsurers, \$11,771.45	19,271 45
Aggregate liabilities (except deposit capital)	<u>\$162,002 16</u>

Surplus as regards policy-holders	\$160,998 82
Deposit capital	200,000 00
Impairment deposit capital	<u>\$39,001 68</u>

INCOME DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$451,045 97
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	164,870 62
Net amount of cash actually received for premiums	<u>\$286,175 35</u>
Interest and dividends received on bonds and stocks, and from all other sources	2,000 00
Aggregate cash income	<u>\$288,175 35</u>

EXPENDITURES DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$247,457 00
Deduct amount actually received for salvages	\$20,519 23 }
Reinsurance	68,709 80 }
Net amount paid on losses (of which \$52,500.00 belonged to prior years) ..	<u>\$158,227 97</u>
Paid or allowed during the year for commissions and brokerage	28,549 12
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	6,744 94
Paid state, national, and local taxes, in this and other states	7,668 65
Aggregate cash expenditures	<u>\$201,190 68</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$3,940,895	\$67,810 88
Written during the year	72,015,018	456,338 52
Total	<u>\$30,955,913</u>	<u>\$524,149 35</u>
Deduct expirations	71,706,343	453,998 81
In force at the end of the year	\$9,249,570	\$70,150 54
Deduct amount reinsured	1,832,771	14,080 11
Net amount in force December 31, 1891	<u>\$7,416,799</u>	<u>\$56,120 43</u>

GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland	\$191,272 97
Amount deposited in different states and countries for the security of all the company's policy-holders	<u>200,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Marine and inland risks.</i>
Marine and inland risks taken	\$472,481 00
Premiums received	10,279 99
Losses paid	1,176 48
Total losses incurred during the year in the State of Michigan	<u>1,818 98</u>

UNITED STATES BRANCH.
STANDARD MARINE INSURANCE COMPANY (LIMITED).
LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, 50 WALL ST., NEW YORK.
(Commenced business August, 1888.)
JOHN D. BARRETT, *Attorney*.
Attorney for Michigan, PARKER & MILLER, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>	
New York school house	\$200,000 00	\$202,000 00	
Totals (carried out at market value)	<u>\$200,000 00</u>	<u>\$202,000 00</u>	\$202,000 00
Cash in company's principal office, \$23.94; cash in bank, \$7,171.89			7,195 83
Interest due and accrued on stocks, not included in "market value"			1,000 00
Bills receivable, <i>not matured</i> , taken for marine, or inland risks			1,984 78
Due from other companies for reinsurance on losses already paid			228 32
Aggregate amount of all the available assets of the company			<u><u>\$212,408 93</u></u>

LIABILITIES.

Amount of unpaid losses	\$7,113 37
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	<u>\$17,338 43</u>
Amount of reserve on all outstanding risks	17,338 43
Aggregate liabilities (except deposit capital)	<u><u>\$24,451 80</u></u>
Surplus as regards policy-holders	\$187,957 18
Deposit capital	200,000 00
Impairment of deposit capital	<u><u>\$12,042 87</u></u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On marine and inland risks.</i>
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	\$197,390 84
	<u>68,069 46</u>

Net amount of cash actually received for premiums	\$134,320 88
Interest and dividends received on bonds and stocks, and from all other sources	6,000 00
Aggregate cash income	<u>\$140,320 88</u>

EXPENDITURES DURING THE YEAR.

		<i>On marine and inland risks.</i>
Gross amount actually paid for losses		\$141,853 54
Deduct amount actually received for salvages	\$4,801 93 }	57,542 66
Reinsurance	53,240 73 }	
Net amount paid on losses (of which \$13,891.91 belonged to prior years) ..		\$84,310 88
Paid or allowed during the year for commissions and brokerage		1,463 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		11,448 00
Paid state, national, and local taxes, in this and other states		2,314 99
All other payments, viz.: books, stationery, office rent, petty expenses, cables, telegrams, etc.		4,608 06
Aggregate cash expenditures		<u>\$104,145 31</u>

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$1,873,180	\$21,488 19
Written during the year	89,145,193	201,271 12
Total	<u>\$41,018,313</u>	<u>\$222,759 31</u>
Deduct expirations	89,478,614	206,420 88
In force at the end of the year	\$1,544,699	\$17,938 43
Deduct amount reinsured	471,568	5,134 42
Net amount in force December 31, 1891	<u>\$1,073,131</u>	<u>\$12,804 01</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the N. Y. agency to date	\$471,254 18
Losses paid from organization to date	\$40,872 40
Losses incurred during the year, marine and inland	116,108 56
Amount deposited in New York state for the security of all the company's policy-holders	<u>200,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Marine and inland risks taken	\$465,125 33	\$465,125 33
Premiums received	14,824 89	14,824 89
Losses paid	2,119 03	2,119 08
Total losses incurred during the year in the State of Michigan	<u>2,823 55</u>	<u>2,823 55</u>

UNITED STATES BRANCH.
SUN INSURANCE OFFICE.
LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 54 PINE ST., NEW YORK.
(Incorporated 1710; commenced business in United States August 1, 1882.)

J. J. GUILLE, *Manager.*

Attorney for Michigan, LEWIS F. MARGAN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000.

ASSETS.

Real estate	\$200,000 00
Loans on bond and mortgage of real estate (first liens)	499,000 00
Interest due, \$11,290; and accrued \$4,505 on said mortgage loans	15,795 00
Value of lands mortgaged	\$522,500 00
Buildings (insured for \$239,000)	\$34,000 00
Total value of mortgaged premises	\$557,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$204,000 00	\$239,700 00	
Brooklyn	300,000 00	354,000 00	
New York City	204,000 00	210,120 00	
Brooklyn	80,000 00	80,800 00	
Savannah & Western R. R.	25,000 00	19,250 00	
Central R. R. of New Jersey	25,000 00	27,250 00	
St. Paul & Lake Superior R. R.	15,000 00	15,375 00	
New York, Ontario & Western R. R.	25,000 00	25,000 00	
Minneapolis, Sault Ste Marie & Atlantic R. R.	25,000 00	21,750 00	
Baltimore & Ohio R. R.	25,000 00	25,250 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R.	25,000 00	23,000 00	
Louisville & Nashville R. R.	25,000 00	28,625 00	
Norfolk & Western R. R.	20,000 00	21,800 00	
Atchison, Topeka & Santa Fé R. R.	25,000 00	21,250 00	
Chicago, Burlington & Quincy R. R.	25,000 00	22,500 00	
Rio Grand Junction R. R.	25,000 00	22,500 00	
St. Louis Bridge Co.	25,000 00	32,500 00	
Atchison mortgage notes	50,000 00	50,000 00	
Totals (carried out at market value)	\$1,148,000 00	\$1,240,470 00	1,240,470 00
Cash in company's principal office, \$7,205.49; cash in bank, \$135,632.02 ..			142,837 51
Interest due and accrued on stocks, not included in "market value"			18,364 16
Interest due and accrued on bank balances			2,899 85
Gross premiums in due course of collection			389,251 86
Rents due and accrued			1,750 00
Aggregate amount of all the assets of the company			\$2,510,368 38
Deduct special deposits in other states			218,050 00
Total admitted assets			\$2,292,318 38

LIABILITIES.

Amount of unpaid losses (of which \$18,570.00 are resisted).....\$191,266 34

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$588,489 14	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	749,020 17	
Amount of reserve on all outstanding risks.....		\$1,347,509 31
Due and accrued for salaries, rent, advertising, or agency expenses.....		833 33
Commissions and brokerage.....		50,973 00
Return premiums, \$27,645.00; reinsurance, \$10,709.00.....		38,354 00
Aggregate.....		\$1,628,935 98
Deduct liabilities on special deposits.....		142,383 57
Net liabilities (except deposit capital).....		\$1,486,552 41
Surplus as regards policy-holders.....	\$805,765 97	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....	\$605,765 97	

INCOME DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$2,279,099 94	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	523,923 77	
Net amount of cash actually received for premiums.....		\$1,755,176 17
Interest received on bonds and mortgages.....		18,275 00
Interest and dividends received on bonds and stocks, and from all other sources.....		43,021 49
Income from all other sources, viz.: rents.....		9,871 73
Aggregate cash income.....		\$1,826,344 39

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$1,235,486 81	
Deduct amount actually received for salvages.....	\$5,840 06 }	
Reinsurance.....	107,098 85 }	112,738 91
Net amount paid on losses (of which \$103,308.40 belonged to prior years).....		\$1,122,747 90
Paid or allowed during the year for commissions and brokerage.....		309,107 32
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		69,325 06
Paid state, national and local taxes, in this and other states.....		41,757 96
All other payments, viz.: general and agency expense, postage, exchange, printing stationery, advertising and maps.....		180,520 35
Aggregate cash expenditures.....		\$1,723,458 59

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire Risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$231,089,503	\$2,359,838 25
Written during the year.....		219,090,017	2,347,590 71
Total.....		\$450,119,520	\$4,707,478 96
Deduct expirations.....		192,062,660	2,014,102 65
In force at the end of the year.....		\$258,066,860	\$2,696,571 31
Deduct amount reinsured.....		19,145,100	210,882 00
Net amount in force December 31, 1891.....		\$238,921,760	\$2,488,089 31

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$11,617,930 00
Losses paid from organization to date.....	7,368,900 00
Losses incurred during the year, fire.....	1,187,583 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	748,495 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$118,000 00	\$32,937 52
Virginia	11,800 00	24,612 07
Georgia	29,500 00	23,378 02
Oregon	58,750 00	11,455 96
Total	\$218,050 00	\$142,383 57

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$6,540,000 00
Premiums received	88,945 45
Losses paid	78,467 84
Total losses incurred during the year in the State of Michigan	62,645 74

UNITED STATES BRANCH. TRANSATLANTIC FIRE INSURANCE COMPANY. HAMBURG, GERMANY.

OFFICE U. S. BRANCH, No. 54 PINE ST., NEW YORK.

(Incorporated 1872; commenced business in U. S. September, 1877.)

E. HARBERS, *Manager.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>BONDS—</i>	<i>Par value.</i>	<i>Market value.</i>	
New York city	\$262,000 00	\$273,790 00	
W. U. Telegraph	10,000 00	10,100 00	
Pennsylvania Co.	10,000 00	10,750 00	
West Shore	10,000 00	10,400 00	
Philadelphia & Reading	10,000 00	8,800 00	
St. Louis & San Francisco	10,000 00	8,500 00	
Chicago, Rock Island & Pacific	10,000 00	10,400 00	
Atlantic & Pacific	10,000 00	7,600 00	
Northern Pacific	10,000 00	11,800 00	
Illinois Central R. R.	10,000 00	10,000 00	
St. Paul, Minn. & Man.	10,000 00	10,000 00	
City of Richmond	10,000 00	10,000 00	
Pa. Equipment Trust	10,000 00	10,000 00	
Western New York & Pa. R. R. Co.	10,000 00	10,150 00	
Totals (carried out at market value)	\$392,000 00	\$402,090 00	\$402,090 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$91,640	75,000 00
Cash in company's principal office, \$842.51; cash in bank, \$23,349.93	24,192 44
Gross premiums in due course of collection	89,974 19

Aggregate amount of all the available assets of the company

\$541,256 63

LIABILITIES.

Amount of unpaid losses (of which \$1,500.00 are resisted)	\$32,838 44
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$116,108 05
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	69,043 66
Amount of reserve on all outstanding risks	185,151 71
Commissions and brokerage	7,524 26
Aggregate liabilities (except deposit capital)	\$225,514 41
Surplus as regards policy-holders	\$315,742 22
Deposit capital	200,000 00
Surplus over deposit capital	\$115,742 22

INCOME DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$306,041 27
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	34,612 44
Net amount of cash actually received for premiums	\$271,428 83
Interest and dividends received on bonds and stocks, and from all other sources	15,992 71
Aggregate cash income	\$287,421 54

EXPENDITURES DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$165,272 28
Net amount paid on losses (of which \$27,745.09 belonged to prior years)	\$165,272 28
Paid or allowed during the year for commissions and brokerage	70,057 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	16,455 57
Paid state, national, and local taxes, in this and other states	4,885 99
All other payments, viz.: rent, traveling expenses, printing, stationery, advertising, etc.	18,493 45
Aggregate cash expenditures	\$275,164 29

MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		\$32,571,974	\$327,730 31
Written during the year		82,918,107	\$16,918 36
Total		\$35,490,081	\$344,648 67
Deduct expirations		29,840,622	286,322 56
In force at the end of the year		\$35,649,459	\$358,426 11
Deduct amount reinsured			
Net amount in force December 31, 1891		\$35,649,459	\$358,426 11

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,303,255 75
Losses paid from organization to date	2,062,815 80
Losses incurred during the year, fire	151,272 64
Amount deposited in different states and countries for the security of all the company's policy-holders: New York	262,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken	\$375,878 00
Premiums received	10,129 46
Losses paid	4,158 10
Total losses incurred during the year in the State of Michigan	1,646 60

UNITED STATES BRANCH.
UNION MARINE INSURANCE COMPANY (LIMITED).
 LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 51 WALL STREET, NEW YORK.

(Incorporated 1863; commenced business, New York Agency, October 14, 1880.)

W. NEWALL WATSON, *President*,

WILLIAM GOW, *Secretary*.

Attorney for Michigan, JAMES M. JONES, of Detroit.

JAMES A. WHITLOCK, *Attorney for U. S.*

CAPITAL.

Deposit capital.....\$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Deposited at Albany, N. Y.:			
City of New York.....	\$200,000 00	\$208,000 00	
Deposited at Boston, Mass.:			
Eastern R. R.	30,000 00	36,900 00	
Boston & Lowell R. R.	11,000 00	11,900 00	
" " Albany " 	3,000 00	3,255 00	
" " Maine " 	4,000 00	4,310 00	
" " " " 	6,000 00	6,465 00	
Old Colony R. R.	1,000 00	1,083 00	
" " " " 	8,000 00	3,158 00	
" " " " 	3,000 00	3,300 00	
" " " " 	1,000 00	1,055 00	
Eastern " 	38,445 35	46,519 00	
Totals (carried out at market value).....	\$308,445 35	\$321,035 00	\$321,035 00

Cash in company's principal office, \$14,135.78; cash in bank, \$42,750.03	56,885 81
Interest due and accrued on stocks, not included in "market value".....	1,500 00
Gross premiums in due course of collection.....	48,552 29
Due from other companies for reinsurance on losses already paid.....	16,004 15

Aggregate amount of all the available assets of the company.....\$443,977 25

LIABILITIES.

Amount of unpaid losses (of which \$14,000.00 are resisted).....	\$46,240 01
Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks	51,986 89
Due and accrued for salaries, rent, advertising, or agency expenses.....	583 34
Commissions and brokerage.....	2,764 15
Reinsurance.....	30,541 23

Aggregate liabilities (except deposit capital)\$132,115 62

Surplus as regards policy-holders.....	\$311,861 68
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$111,861 68

INCOME DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$558,177 85
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	178,666 03
Net amount of cash actually received for premiums.....	\$379,511 82
Interest and dividends received on bonds and stocks and from all other sources.....	12,061 72
Income from all other sources, viz.: rents, \$1.27; from home office, \$17,483.04	17,484 31
Aggregate cash income.....	\$409,047 85

EXPENDITURES DURING THE YEAR.

	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$178,044 88	
Deduct amount actually received for salvages.....	\$17,758 24	} 105,625 86
Reinsurance.....	87,867 62	
Net amount paid on losses (of which \$24,127.76 belonged to prior years)...		\$72,419 02
Paid or allowed during the year for commissions and brokerage.....		46,759 79
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		4,150 89
Paid state, national and local taxes, in this and other states.....		5,916 47
Office expenses, surveys, telegrams.....		9,748 39
Remitted to home office during the year.....		226,916 08
Aggregate cash expenditures.....		\$365,910 64

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$5,065,467	\$43,648 16
Written during the year.....	112,542,757	586,806 94
Total.....	\$117,608,224	\$579,955 10
Deduct expirations.....	109,932,478	527,965 22
In force at the end of the year.....	\$7,675,746	\$51,986 88
Deduct amount reinsured.....	496,866	7,694 92
Net amount in force December 31, 1891.....	\$7,178,880	\$44,291 96

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Marine and inland risks.</i>
Marine and inland risks taken.....	\$7,849,148 00
Premiums received.....	24,380 77
Losses paid.....	15,724 01
Total losses incurred during the year in the State of Michigan.....	23,406 09

UNITED STATES BRANCH.
WESTERN ASSURANCE COMPANY.
TORONTO, ONTARIO.

HOME OFFICE, No. 22 WELLINGTON STREET EAST, TORONTO,
(Incorporated August 1851; commenced business August, 1851.)

A. M. SMITH, *President*, C. C. FOSTER, *Secretary*.

J. J. KENNY, *Managing Director*.

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Deposit capital \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States	\$241,000 00	\$281,970 00	
Georgia state	25,000 00	26,625 00	
City of Richmond, Va.	40,000 00	41,200 00	
STOCKS—			
Ohio state	100,000 00	102,000 00	
Dominion of Canada	201,350 00	211,417 50	
Canadian Bank of Commerce	40,000 00	54,000 00	
Imperial loan & Investment Co.	25,000 00	30,250 00	
Dominion Savings & Investment Co.	15,000 00	13,650 00	
Canada Permanent Loan & Savings Co.	3,500 00	6,825 00	
Freehold	9,500 00	18,015 00	
" " " " debtenture	24,000 00	24,000 00	
Toronto Savings & Loan Co.	22,500 00	25,000 00	
Central Canada Loan & Savings Co.	20,000 00	24,000 00	
Totals (carried out at market value)	\$766,350 00	\$853,952 50	\$853,952 50

Cash in company's principal office, \$8.49; cash in bank, \$247,816.66	247,825 15
Gross premiums in due course of collection	185,341 03
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	30,307 69
Aggregate	\$1,317,426 37
Deduct special deposits in other states	169,825 00
Total admitted assets	\$1,147,601 37

LIABILITIES.

Amount of unpaid losses (of which \$2,300 are resisted)	\$104,698 73
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$321,939 41
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	243,610 56
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	61,578 43

Amount of reserve on all outstanding risks	\$629,128 40
Commissions and brokerage	24,174 91
Aggregate	\$758,002 04
Deduct liabilities on special deposits	85,862 16
Net liabilities (except deposit capital)	\$672,139 88
Surplus as regards policy-holders	\$475,461 49
Deposit capital	200,000 00
Surplus over deposit capital	\$275,461 49

INCOME DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$1,107,880 46	\$448,239 28
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	196,189 30	110,446 17
	\$911,741 16	\$337,793 11
Net amount of cash actually received for premiums	\$1,249,534 27	
Interest and dividends received on bonds and stocks, and from all other sources	35,946 92	
Aggregate cash income	\$1,285,481 19	

EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$632,487 96	\$404,200 07
Deduct amount actually received for salvages	13,277 32	140,992 75
	\$609,210 64	\$263,207 32
Net amount paid on losses (of which \$81,972.67 belonged to prior years) ..	\$872,417 96	
Paid or allowed during the year for commissions and brokerage	252,964 98	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	28,500 00	
Paid state, national, and local taxes, in this and other states	32,171 92	
All other payments	101,542 78	
Aggregate cash expenditures	\$1,287,597 64	

MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1890	\$77,448.497	\$1,081,235 38	\$4,283,007	\$85,061 28
Written during the year	88,437,343	1,139,638 25	82,085,790	466,607 61
Total	\$165,885,840	\$2,170,888 63	\$86,368,797	\$531,668 89
Deduct expirations	77,363,506	1,028,667 80	81,461,096	456,705 29
In force at the end of the year	\$88,522,334	\$1,142,200 83	\$4,907,699	\$74,953 60
Deduct amount reinsured	3,765,591	50,826 87	409,525	13,375 17
Net amount in force December 31, 1891	\$84,756,743	\$1,091,373 96	\$4,498,174	\$61,578 43

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$4,368,880 92
Losses paid from organization to date	9,683,319 14
Losses incurred during the year, fire, marine, and inland	894,099 44

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$26,625 00	\$21,210 38
Ohio	102,000 00	37,192 76
Virginia	41,200 00	27,459 02
Totals	<u>\$169,825 00</u>	<u>\$85,862 16</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire Risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken	\$1,816,249 00	\$623,087 29	\$2,439,336 29
Premiums received	29,486 19	7,310 84	36,797 63
Losses paid	12,232 78	2,181 06	14,413 84
Total losses incurred during the year in the State of Michigan	<u>18,468 28</u>	<u>2,192 74</u>	<u>15,566 02</u>

ABSTRACTS

OF

APPLICATION STATEMENTS

COMPANIES ADMITTED SINCE JANUARY 1, 1891.

APPLICATION STATEMENT.
ATLAS INSURANCE COMPANY.
LONDON, ENGLAND.

(Incorporated 1898.)

SAMUEL JAMES PIPKIN, *Secretary*.

GILBERT PALACHE, *General Manager* U. S. Branch, San Francisco, Cal.

Attorney for Michigan, G. W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid, home office\$720,000.
Deposit capital in Massachusetts, required by law\$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	[Par value. Market value.]		
City of Boston bonds.....	\$180,000 00 }	\$220,000 00	
Fitchburgh Railroad.....	20,000 00 }		
Totals (carried out at market value).....	\$200,000 00	\$220,000 00	\$220,000 00
Cash.....			1,764 08
Gross premiums in due course of collection.....			21,015 31
Aggregate amount of all the available assets of the company.....			\$242,779 67

LIABILITIES.

Amount of unpaid losses.....	\$2,833 00
Amount of reserve on all outstanding risks.....	48,866 82
Commissions and brokerage, and all other claims against the company.....	3,572 53
Aggregate liabilities (except capital stock).....	\$55,272 35
Surplus as regards policy-holders	\$187,507 32

APPLICATION STATEMENT.

CAPITAL FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE, CONCORD.

(Incorporated March 10, 1886; commenced business March 19, 1886.)

FRANK W. ROLLINS, *President*,LYMAN JACKMAN, *Secretary*.

Attorney for Michigan, LUCIAN H. FOX, of Detroit.

CAPITAL.

Capital stock paid\$200,000.

ASSETS.

Real estate.....	\$18,000 00
Loans on bond and mortgage of real estate (first liens).....	82,890 51
Interest due, \$611.87, and accrued \$989.72, on said mortgage loans; total.....	1,601 59
Value of lands mortgaged.....	\$107,481 00
Buildings (insured for \$67,800.00).....	113,650 00
Total value of mortgaged premises.....	\$221,081 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
School district No. 1, Garfield Co., Col.....	\$1,000 00	\$1,080 00
Town of Montrose, water, Col.....	1,000 00	1,080 00
Town of S. Denver, Col.....	10,000 00	10,400 00
County of Montrose, Col.....	8,000 00	8,080 00
Rio Grande Co., Col.....	2,000 00	2,080 00
School district No. 1, Gunnison Co., Col.....	5,000 00	5,300 00
Salt Lake City, Utah.....	5,000 00	5,000 00
City of Boulder, Col.....	5,000 00	5,000 00
City of Ogden, Utah.....	5,000 00	5,000 00
Chahalis Co., Washington.....	5,000 00	5,150 00
Kansas Pacific R. R. Co.....	1,000 00	1,080 00
Oregon Short Line R. R. Co.....	5,000 00	5,250 00
Spokane & Palouse R. R. Co.....	5,000 00	5,125 00
Winfield Water Co., Kas.....	8,000 00	8,000 00
Wichita Water Co., Kas.....	2,000 00	2,000 00
City Water Co., Chattanooga, Tenn.....	5,000 00	5,000 00
Xenia Water Co., Xenia, O.....	3,000 00	3,000 00
City of Kingman Water and Power Co.....	1,000 00	1,000 00
Streater Aqueduct Co., Streater, Ill.....	5,000 00	5,050 00
City Water Works Co., Merrill, Wis.....	5,000 00	5,000 00
Clinton Water Works Co., Clinton, Ia.....	5,000 00	5,000 00
City Water Works Co., Sheboygan, Wis.....	5,000 00	5,000 00
Iowa Loan & Trust Co., Des Moines, Ia.....	5,000 00	5,000 00
Central Loan & Debiture Co., Kansas City, Mo.....	5,000 00	5,000 00
Johnson Loan & Trust Co., Arkansas City, Kas.....	2,500 00	2,500 00
N. H. Trust Co., Manchester, N. H.....	6,500 00	6,500 00
Muscatoine Mortgage & Trust Co., Muscatine, Ia.....	5,000 00	5,000 00
Nebraska Loan & Trust Co.....	1,000 00	1,000 00
Davidson Investment Co., Wichita, Kas.....	2,000 00	2,000 00
Denver Consol. Elec. Co., Denver, Col.....	2,000 00	2,000 00
Grand Fork Gas & Elec. Co., Grand Fork, Col.....	2,500 00	2,500 00

BONDS—

	<i>Par value.</i>	<i>Market value.</i>	
Windsor Land & Investment Co., Denver, Col.	\$5,000 00	\$5,000 00	
Atchison, Topeka & Santa Fé R. R. Co.	1,500 00	686 25	
N. W. Guaranty Loan Co., Minneapolis, Minn.	1,000 00	1,100 00	
Amoskeag Manufacturing Co., Manchester, N. H.	1,000 00	2,055 00	
Nashua Manufacturing Co., Nashua, N. H.	1,000 00	1,000 00	
Amory Manufacturing Co., Manchester, N. H.	2,500 00	3,087 50	
Page Belting Co., Concord, N. H.	2,500 00	2,625 00	
Prescott Piano Co., Concord, N. H.	500 00	500 00	
Kansas City Investment Co., Kansas City, Mo.	1,000 00	1,000 00	
Denver Consol. Elec. Co., Denver, Col.	2,000 00	2,200 00	
Totals (carried out at market value)	\$131,000 00	\$139,368 75	\$139,368 75

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is	6,500 00	
Cash in company's principal office and banks	11,948 81	
Interest due and accrued on stocks, not included in "market value"	1,368 33	
Interest due and accrued on collateral loans	35 50	
Gross premiums in due course of collection	9,879 25	
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks	587 88	
Aggregate amount of all the available assets of the company	\$272,119 12	

LIABILITIES.

Amount of unpaid losses		\$4,851 06
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$15,028 98	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	21,794 84	
Amount of reserve on all outstanding risks	\$6,823 82	
Due and accrued for salaries, rent, advertising, or agency expenses	115 00	
Due and to become due for borrowed money	2,500 00	
Commissions and brokerage and all other demands against the company	6,958 88	
Aggregate liabilities (except capital stock)	\$51,248 78	
Surplus as regards policy-holders	\$220,870 34	

MUTUAL FIRE INSURANCE COMPANIES'

OF MICHIGAN.

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS ON FILE IN THE DEPARTMENT,
SHOWING THEIR CONDITION ON 31st
DAY OF DECEMBER, 1901.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HOMER.

(File No. 50.)

(Incorporated June 5, 1880.)

Doing business in the county of Calhoun.

GLOVER J. ASHLEY, *President*,GEO. A. ALDRICH, *Secretary*.

P. O. address of Secretary, Homer, Mich.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	1,798
Number of increase, 163; decrease, 120; net increase during the year.....	43
Number of members December 31, 1891.....	<u>1,841</u>

RISKS.

Amount in force December 31, 1890.....	\$2,932,185
Amount added during the year.....	262,180
Total.....	\$3,194,345
Amount withdrawn or canceled during the year.....	234,540
Amount in force December 31, 1891.....	<u>\$2,959,805</u>

RESOURCES.

Cash on hand.....	\$76 75
Assessments of past year uncollected.....	520 76
Assessments of prior years uncollected (carried inside).....	\$1,150 85
Nature and amount of all other resources, viz.: claim on National City Bank, at Marshall, Mich.....	11 34
Total available resources.....	<u>\$908 85</u>

LIABILITIES.

For losses due and payable.....	\$900 00
For losses not matured.....	1,712 40
Nature and amount on all other claims, viz.: due officers for services.....	454 60
Total liabilities.....	<u>\$2,767 00</u>

INCOME.

Cash collected on assessments levied during the year.....	\$7,183 98
Cash collected on assessments levied in prior years.....	257 05
Cash from membership or policy fees.....	234 18
Cash from increased or decreased insurance.....	
Total income.....	<u>\$7,645 16</u>
Add cash balance at close of preceding year.....	17 00
Total receipts and income.....	<u>\$7,662 16</u>

EXPENDITURES.

Losses paid during the year (of which \$1,472.95 occurred in prior years)	\$6,547 26
Officers' fees, 1890 and 1891	15 00
Salaries and fees paid to officers and directors (Schedule A)	442 20
Fees retained (or remitted to assured) by agent or collectors	188 14
All other expenditures (Schedule B)	392 81
Total expenses paid during the year	<u>\$7,585 41</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$7,586 98
Rate per cent of assessment on property insured .....	.0022
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year.	

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT KALAMAZOO.

(No. 32.)

(Incorporated February 3, 1874.)

Doing business in the counties of Kalamazoo, Van Buren and Barry.

E. O. HUMPHREY, *President*,GEO. E. CURTIS, *Secretary*.

P. O. address of secretary, Kalamazoo.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	972
Number of increase, 56; net increase during the year	56
Number of members December 31, 1891	<u>1,028</u>

RISKS.

Amount in force December 31, 1890	\$1,270,847
Amount added during the year	156,315
Total	\$1,427,162
Amount withdrawn or canceled during the year	115,255
Amount in force December 31, 1891	<u>\$1,311,907</u>

RESOURCES.

Cash	\$3,015 34
Total available resources	<u>\$3,015 34</u>

INCOME.

Cash collected on assessments levied during the year	\$2,463 23
Cash from membership or policy fees	371 65
Cash income from all other sources	67 26
Total income	\$2,902 14
Add cash balance at close of preceding year	1,430 63
Total receipts and income	\$4,322 79

EXPENDITURES.

Losses paid during the year	\$247 90
Salaries and fees paid to officers and directors (Schedule A)	950 00
All other expenditures (Schedule B)	108 55
Total expenses paid during the year	\$1,307 45

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$2,463 23
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is made: No specified amount.	

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT GRAND RAPIDS.

(File No. 35.)

(Incorporated June 19, 1874.)

Doing business in the counties of Kent, Allegan and Ottawa.

M. V. B. McALPINE, *President*,D. W. COLBURN, *Secretary*.

P. O. address of secretary, Grand Rapids.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	4,853
Number of increases, 102; decrease, 128; net decrease during the year	26
Number of members December 31, 1891	4,327

RISKS.

Amount in force December 31, 1890	\$6,848,939
Amount added during the year	182,162
Total	\$7,031,101
Amount withdrawn or canceled during the year	280,556
Amount in force December 31, 1891	\$6,750,545

RESOURCES.

Cash on hand	\$302 55
Assessments of past year uncollected	1,155 46
Nature and amount of all other resources, viz.: office furniture (carried inside)	\$500 00
Postage on hand	14 42
Total available resources	\$2,072 73

LIABILITIES.

For losses due and payable	\$310 00
For losses not matured	2,256 05
For losses resisted	500 00
Due or to become due for borrowed money	7,500 00
Nature and amount of all other claims, viz.: interest	478 83
Due secretary for salary, \$43.37; due president and treasurer for salary, \$100	143 87
Total liabilities	\$11,187 75

INCOME.

Directors' notes made and paid during the year	\$6,000 00
Cash premiums received during the year	\$372 26
Cash collected on assessments levied during the year	11,238 27
Cash collected on assessments levied in prior years	1,976 26
Cash from membership or policy fees	358 00
Cash from increased or decreased insurance cancellations	156 11
Cash income from all other sources, cost+ received	106 50
Cash received on note	78 85
Total income	\$14,286 25
Add cash balance at close of preceding year	940 66
Total receipts and income	\$15,226 91

EXPENDITURES.

Losses paid during the year (of which \$1,353.16 occurred in prior years)	\$9,918 75
Salaries and fees paid to officers and directors (Schedule A)	1,123 93
Fees retained (or remitted to assured) by agent or collectors	521 80
Paid borrowed money	1,000 00
Interest paid	258 63
Assessments charged off as uncollectible (carried inside)	\$351 52
All other expenditures (Schedule B)	1,500 95
Total expenses paid during the year	\$14,324 06

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$12,396 73
Rate per cent of assessment on property insured .....	.002
Losses or expenses allowed to accumulate before an assessment is ordered: One each year.	

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HOLLY.

(File No. 33.)

(Incorporated April 23, 1874.)

Doing business in the counties of Oakland, Genesee and Shiawassee.

DARIUS H. STONE, *President*,JOHN M. BAIRD, *Secretary*.

P. O. address of Secretary, Holly, Mich.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	2,817
Number of increase, 484; decrease, 350; net increase during the year	134
Number of members December 31, 1891	2,751

RISKS.

Amount in force December 31, 1890.....	\$2,778,380	
Amount added during the year	467,648	
Total.....	\$3,246,498	
Amount withdrawn or canceled during the year.....	351,179	
Amount in force December 31, 1891.....		<u>\$2,895,319</u>

RESOURCES.

Cash on hand.....		\$457 54
Assessments of past year uncollected.....		5,600 38
Assessments of prior years uncollected (carried inside).....	\$199 99	
Total available resources.....		<u>\$6,057 92</u>

LIABILITIES.

Due or to become due for borrowed money.....		\$4,935 56
Nature and amount of all other claims, viz.: interest, \$219.52; audited bills, \$445.00.....		664 52
Total liabilities.....		<u>\$5,600 38</u>

INCOME.

Cash collected on assessments levied during the year.....		\$4,974 96
Cash collected on assessments levied in prior years.....		59 74
Cash from membership or policy fees.....		1,151 48
Cash from increased or decreased insurance.....		4,969 66
Cash income from all other sources, loans.....		
Total income.....		<u>\$11,126 04</u>
Add cash balance at close of preceding year.....		127 57
Total receipts and income.....		<u>\$11,253 61</u>

EXPENDITURES.

Losses paid during the year (of which \$985.90 occurred in prior years).....		\$4,829 27
Salaries and fees paid to officers and directors (Schedule A).....		123 70
Fees retained (or remitted to assured) by agents or collectors.....		1,151 48
Paid borrowed money.....		3,798 17
All other expenditures (Schedule B).....		889 45
Total expenses paid during the year.....		<u>\$10,792 07</u>

MISCELLANEOUS.

Number of assessments made during the year.....		One
Amount of assessments made during the year.....		\$5,600 38
Rate per cent of assessment on property insured.....		.002
Losses or expenses allowed to accumulate before an assessment is ordered: One year's losses.		

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

OF PULASKI, JACKSON COUNTY.

(File No. 66.)

(Incorporated September 30, 1886.)

Doing business in the counties of Jackson, Hillsdale and Calhoun.

JOSIAH BIGELOW, *President*.W. C. WETMORE, *Secretary*.

P. O. address of secretary, Concord.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	406
Number of increase, 55; decrease, 19; net increase during the year.....	86
Number of members December 31, 1891.....	442

RISKS.

Amount in force December 31, 1890.....	\$646,405
Amount added during the year.....	76,520
Total.....	\$722,925
Amount withdrawn or canceled during the year.....	85,415
Amount in force December 31, 1891.....	\$689,510

RESOURCES.

Cash on hand.....	\$411 00
Assessments of past year uncollected.....	90 12
Total available resources.....	\$501 12

INCOME.

Cash collected on assessments levied during the year.....	\$571 79
Cash collected on assessments levied in prior years.....	33 11
Cash from membership or policy fees.....	42 25
Cash from increased or decreased insurance.....	18 49
Cash income from all other sources, borrowed money.....	100 00
Total income.....	\$765 64
Add cash balance at close of preceding year.....	896 59
Total receipts and income.....	\$1,162 23

EXPENDITURES.

Losses paid during the year.....	\$552 00
Salaries and fees paid to officers and directors (Schedule A).....	62 25
Paid borrowed money.....	100 00
Interest on borrowed money.....	5 25
All other expenditures (Schedule B).....	31 85
Total expenses paid during the year.....	\$750 85

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$361 91
Rate per cent of assessment on property insured.....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No particular amount.	

CONCORDIA MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FRANKENLUST.

(File No. 67.)

(Incorporated December 22, 1890.)

Doing business in the counties of Bay and Saginaw.

HENRY WUPPER, *President*,JOHN G. WEGGLE, *Secretary*.

P. O. address of Secretary, Frankenlust.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	342
Number of increase, 101; decrease 12; net increase during the year.....	39
Number of members December 31, 1891.....	681

RISKS.

Amount in force December 31, 1890.....	\$581,849
Amount added during the year.....	138,683
Total.....	\$717,511
Amount withdrawn or canceled during the year.....	18,169
Amount in force December 31, 1891.....	\$699,342

RESOURCES.

Cash on hand.....	\$378 45
Assessments of past year uncollected.....	134 06
Total available resources.....	\$511 14

INCOME.

Cash collected on assessments levied during the year.....	\$1,330 18
Cash from membership or policy fees.....	223 71
Cash income from all other sources, borrowed money.....	200 00
Total income.....	\$1,753 89
Add cash balance at close of preceding year.....	180 71
Total receipts and income.....	\$1,934 60

EXPENDITURES.

Losses paid during the year.....	\$1,186 00
Salaries and fees paid to officers and directors (Schedule A).....	336 17
All other expenditures (Schedule B).....	38 09
Total expenses paid during the year.....	\$1,550 26

MISCELLANEOUS.

Number of assessments made during the year.....	Two.
Amount of assessments made during the year.....	\$1,464 84
Rate per cent of assessments on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified amount.	

EASTERN JACKSON FARMERS' MUTUAL FIRE INSURANCE
COMPANY.

LOCATED AT GRASS LAKE.

(File No. 42.)

(Incorporated March 15, 1878.)

Doing business in the counties of Jackson and Washtenaw.

JEROME B. CADWELL, *President*,EDWIN B. PARKS, *Secretary*.

P. O. address of Secretary, Stockbridge, Mich.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	362
Number of increase, 54; decrease, 30; net increase during the year.....	20
Number of members December 31, 1891.....	382

RISKS.

Amount in force December 31, 1890.....	\$691,945
Amount added during the year.....	83,475
Total.....	\$775,420
Amount withdrawn or canceled during the year.....	56,000
Amount in force December 31, 1891.....	\$719,420

RESOURCES.

Cash on hand.....	\$5 65
Assessments of past year uncollected.....	375 15
Assessments of prior years uncollected (carried inside).....	\$11 40
Nature and amount of all other resources, viz.: policy fees uncollected.....	23 60
Total available resources.....	\$405 40

LIABILITIES.

Due or to become due for borrowed money.....	\$1,313 80
Total liabilities.....	\$1,313 80

INCOME.

Cash collected on assessments levied during the year.....	\$1,714 41
Cash collected on assessments levied in prior years.....	122 77
Cash from membership or policy fees.....	44 97
Cash from decreased insurance.....	25
Cash income from all other sources: error in footing, 1890.....	47 68
Borrowed money.....	2,600 00
Received in some manner unexplained by report.....	88 73
Total income.....	\$4,612 81
Add cash balance at close of preceding year.....	6 65
Total receipts and income.....	\$4,625 56

EXPENDITURES.

Losses paid during the year	\$2,627 40
Salaries and fees paid to officers and directors (Schedule A)	109 85
Paid borrowed money	1,606 20
Interest on borrowed money	59 00
Error in reporting expenditures 1890	37 44
All other expenditures (schedule B)	28 92
Total expenses paid during the year	<u>\$4,618 81</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$2,069 56
Rate per cent of assessment on property insured .....	.003
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Once a year.	

FARMERS' HOME MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FLINT.

(File No. 77.)

(Incorporated June 4, 1890.)

Doing business in the county of Genesee.

HENRY B. DILLER, *President*,W. H. LONG, *Secretary*.

P. O. address of secretary, Flint.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	140
Number of increase, 5; decrease, 117; net decrease during the year	112
Number of members December 31, 1891	<u>28</u>

RISKS.

Amount in force December 31, 1890	\$300,270
Amount added during the year	4,000
Total	\$304,270
Amount withdrawn or canceled during the year	170,000
Amount in force December 31, 1891	<u>\$134,270</u>

RESOURCES.

Notes belonging to company	\$39 82
Cash on hand	138 56
Assessments of past year uncollected	127 04
Assessments of prior years uncollected (carried inside)	\$597 33
Total available resources	<u>\$835 47</u>

LIABILITIES.

For losses due and payable	\$3,510 70
Due or to become due for borrowed money	1,000 00
Nature and amount of all other claims, viz.: interest	191 00
Printing and stationery	31 08
Officers' fees, attorney fees, etc.	591 98
Total liabilities	<u>\$4,524 71</u>

INCOME.

Cash collected on assessments levied during the year	\$307 77
Cash collected on assessments levied in prior years	279 64
Cash from membership or policy fees	5 00
Cash from increased or decreased insurance	2 48
Cash income from all other sources, interest on notes	11 59
Borrowed money, \$500; collected on notes, \$59.40	550 40
Total income	<u>\$1,685 88</u>
Add cash balance at close of preceding year	123 00
Total receipts and income	<u>\$1,787 88</u>

EXPENDITURES.

Losses paid during the year	\$725 00
Salaries and fees paid to officers and directors (Schedule A)	32 45
Paid borrowed money	700 00
Interest on borrowed money	43 00
All other expenditures (Schedule B)	90 00
Total expenses paid during the year	<u>\$1,589 45</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$324 86
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ALLEGAN AND OTTAWA COUNTIES.

(File No. 26.)

(Incorporated May 25, 1870.)

Doing business in the counties of Allegan and Ottawa.

W. F. HARDEN, *President*,EDWARD HAWLEY, *Secretary*.

P. O. address of Secretary, Allegan, Mich.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	2,582
Number of increase, 396; decrease, 223; net increase during the year	178
Number of members December 31, 1891	<u>2,755</u>

RISKS.

Amount in force December 31, 1890.....	\$3,899,967	
Amount added during the year.....	837,547	
Total.....		\$4,227,534
Amount withdrawn or canceled during the year.....		250,889
Amount in force December 31, 1891.....		<u>\$3,977,195</u>

RESOURCES.

Cash on hand.....	\$478 13
Assessments of past year uncollected.....	700 00
Total available resources.....	<u>\$1,178 13</u>

LIABILITIES.

For losses due and payable.....	\$82 75
Due or to become due for borrowed money.....	300 00
Amount of all other claims.....	12 50
Total liabilities.....	<u>\$376 25</u>

INCOME.

Cash premiums received during the year.....	\$675 09
Cash collected on assessments levied during the year.....	5,247 36
Cash collected on assessments levied in prior years.....	915 00
Cash from membership or policy fees.....	197 74
Cash income from all other sources, loans.....	2,498 11
Total receipts and income.....	<u>\$9,528 30</u>

EXPENDITURES.

Losses paid during the year (of which \$1,521.46 occurred in prior years).....	\$3,690 63
Salaries and fees paid to officers and directors (Schedule A).....	518 81
Fees retained (or remitted to assured) by agent or collectors.....	653 88
Paid borrowed money.....	3,501 28
Interest on borrowed money.....	170 98
All other expenditures (Schedule B).....	514 62
Total expenses paid during the year.....	<u>\$9,060 17</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$5,947 36
Rate per cent of assessment on property insured.....	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BARRY AND EATON COUNTIES.

(File No. 22.)

(Incorporated October 2, 1868.)

Doing business in the counties of Barry and Eaton.

S. W. MAPES, President,

D. W. ROGERS, Secretary.

P. O. address of secretary, Hastings.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	4,516
Number of increase, 777; decrease, 169; net increase during the year.....	608
Number of members December 31, 1891.....	5,124

RISKS.

Amount in force December 31, 1890.....	\$6,259,480
Amount added during the year.....	993,500
Total.....	\$7,252,980
Amount withdrawn or canceled during the year.....	219,613
Amount in force December 31, 1891.....	\$7,033,367

RESOURCES.

Cash on hand.....	\$526 68
Assessments of past year uncollected.....	12,223 89
Assessments of prior years uncollected (carried inside).....	\$162 16
Nature and amount of all other resources, viz.: due from agents.....	597 49
Total available resources.....	\$13,348 06

LIABILITIES.

For losses not matured.....	\$2,258 20
Due or to become due for borrowed money.....	8,588 08
Nature and amount of all other claims, viz.: due officers.....	800 00
Total liabilities.....	\$11,346 28

INCOME.

Cash premiums received during the year.....	\$286 89
Cash collected on assessments levied during the year.....	470 00
Cash collected on assessments levied in prior years.....	5,576 96
Cash from membership or policy fees.....	1,165 50
Cash from increased or decreased insurance.....	896 01
Cash income from all other sources, loans to pay losses.....	8,588 08
Total income.....	\$16,438 24
Add cash balance at close of preceding year.....	3,316 96
Total receipts and income.....	\$19,755 20

EXPENDITURES.

Losses paid during the year (of which \$4,893.65 occurred in prior years).....	\$11,790 40
Salaries and fees paid to officers and directors (Schedule A).....	879 25
Fees retained (or remitted to assured) by agent or collectors.....	1,165 50
Paid borrowed money.....	4,250 00
Interest on borrowed money.....	248 55
All other expenditures (Schedule B).....	891 82
Total expenses paid during the year.....	\$19,223 52

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$12,693 89
Rate per cent of assessment on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: An assessment is ordered October 1, each year.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BERRIEN.

(File No. 3.)

(Reincorporated May 1, 1890.)

Doing business in the counties of Berrien, Cass and Van Buren.

WM. B. ROUGH, *President*,FRANK A. STOYKER, *Secretary*.

P. O. address of Secretary, Buchanan.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,484
Number of increase, 681; decreased, 490; net increase during the year.....	191
Number of members December 31, 1891.....	<u>2,675</u>

RISKS.

Amount in force December 31, 1890.....	\$3,172,235
Amount added during the year.....	894,627
Total.....	\$4,066,862
Amount withdrawn or canceled during the year.....	535,901
Amount in force December 31, 1891.....	<u>\$3,530,961</u>

RESOURCES.

Assessments of past year uncollected.....	\$256 23
Assessments of prior years uncollected.....	123 16
Total available resources.....	<u>\$379 39</u>

LIABILITIES.

For losses due and payable.....	\$400 00
For losses not matured.....	1,250 00
Due or to become due for borrowed money.....	1,478 24
Total liabilities.....	<u>\$3,128 24</u>

INCOME.

Cash collected on assessments levied during the year.....	\$7,519 33
Cash collected on assessments levied in prior years.....	50 81
Cash from membership or policy fees.....	170 25
Cash from increased or decreased insurance.....	48 75
Cash income from all other sources, assessment on surrendered policies.....	18 06
Borrowed money.....	11,409 54
Total income.....	<u>\$19,216 86</u>

EXPENDITURES.

Losses paid during the year (of which \$1,951.83 occurred in prior years)	\$8,443 23
Salaries and fees paid to officers and directors (Schedule A)	518 66
Paid borrowed money	10,407 88
Interest on borrowed money	345 97
All other expenditures (Schedule B)	1,501 12
Total expenses paid during the year	<u>\$19,216 86</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$7,775 58
Rate per cent of assessment on property insured .....	.0925
Amount of losses or expenses allowed to accumulate before an assessment is ordered	One year's

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BRANCH COUNTY.

(File No. 12.)

(Incorporated February 26, 1863.)

Doing business in the county of Branch.

GEO. W. VAN AKEN, *President*,J. C. PIERCE, *Secretary*.

P. O. address of Secretary, Coldwater.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	2,432
Number of increase, 229; decrease, 74; net increase during the year	155
Number of members December 31, 1891	<u>2,637</u>

RISKS.

Amount in force December 31, 1890	\$4,369,803
Amount added during the year	301,719
Total	\$4,671,522
Amount withdrawn or canceled during the year	152,184
Amount in force December 31, 1891	<u>\$4,519,338</u>

RESOURCES.

Cash on hand	\$826 75
Assessments of past year uncollected	7,832 75
Total available resources	<u>\$7,959 50</u>

LIABILITIES.

For losses due and payable.....	\$6,457 14
For losses not matured payable Feb., 1890.....	1,200 00
Nature and amount of all other claims, viz.: fees and interest.....	600 00
Total Liabilities.....	<u>\$8,257 14</u>

INCOME.

Cash collected on assessments levied in prior years.....	\$5,748 49
Cash from membership or policy fees.....	229 00
Cash from increased or decreased insurance.....	283 30
Total income.....	<u>\$6,260 79</u>
Add cash balance at close of preceding year.....	254 75
Total receipts and income.....	<u>\$6,515 54</u>

EXPENDITURES.

Losses paid during the year (of which \$5,106.25 occurred in prior years).....	\$5,270 51
Salaries and fees paid to officers and directors (Schedule A).....	678 40
All other expenditures (Schedule B).....	239 88
Total expenses paid during the year.....	<u>\$6,188 79</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$7,632 75
Rate per cent of assessment on property insured.....	.0018
Amount of losses or expenses allowed to accumulate before an assessment is ordered: The losses of the year.....	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF CALHOUN.

(File No. 89.)

(Incorporated April 4, 1862; reincorporated February 2, 1891.)

Doing business in the county of Calhoun.

H. H. GARFIELD, *President*,HENRY WALKINSHAW, *Secretary*.

P. O. address of Secretary, Marshall.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,129
Number of increase, 270; decrease, 75; net increase during the year.....	195
Number of members December 31, 1891.....	<u>2,324</u>

RISKS.

Amount in force December 31, 1890.....	\$4,381,903	
Amount added during the year.....	481,844	
Total.....		\$4,863,747
Amount withdrawn or canceled during the year.....		858,845
Amount in force December 31, 1891.....		<u>\$4,508,902</u>

RESOURCES.

Cash on hand.....	\$1,112 21
Assessments of past year uncollected.....	116 85
Total available resources.....	<u>\$1,229 06</u>

LIABILITIES.

For losses not matured.....	\$2,519 76
Nature and amount of all other claims, viz.: balance due officers of company.....	229 60
Total liabilities.....	<u>\$2,749 36</u>

INCOME.

Cash collected on assessments levied during the year.....	\$10,066 85
Cash collected on assessments levied in prior years.....	32 00
Cash from membership or policy fees.....	897 78
Cash from increased or decreased insurance.....	140 49
Total income.....	<u>\$10,837 12</u>
Add cash balance at close of preceding year.....	1,009 09
Total receipts and income.....	<u>\$11,846 21</u>

EXPENDITURES.

Losses paid during the year.....	\$9,278 18
Salaries and fees paid to officers and directors (Schedule A).....	800 64
Assessments charged off as uncollectible (carried inside).....	\$84 32
All other expenditures (Schedule B).....	455 18
Total expenses paid during the year.....	<u>\$10,534 00</u>

MISCELLANEOUS.

Number of assessments made during the year.....	Two
Amount of assessments made during the year.....	\$10,066 80
Rate per cent of assessment on property insured.....	.0023
Amount of losses or expenses allowed to accumulate before an assessment is ordered: The assessments are made in May and October when necessary.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF CASS COUNTY.

(File No. 16.)

(Incorporated May 8, 1883.)

Doing business in the counties of Cass, Berrian and Van Buren.

JOHN CADY, *President*,CYRUS TUTHILL, *Secretary*.

P. O. address of secretary, Dowagiac.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	3,581
Number of increase, 289; decrease, 129; net increase during the year	160
Number of members December 31, 1891	3,741

RISKS.

Amount in force December 31, 1890	\$5,921,865
Amount added during the year	503,945
Total	\$6,425,810
Amount withdrawn or canceled during the year	239,645
Amount in force December 31, 1891	\$6,186,165

RESOURCES.

Cash on hand	\$25 13
Assessments of past year uncollected	130 00
Total available resources	\$155 13

LIABILITIES.

For losses due and payable	\$440 42
For losses not matured	1,896 45
Due or to become due for borrowed money	13,345 00
Total liabilities	\$15,681 87

INCOME.

Cash collected on assessments levied during the year	\$14,308 88
Cash from membership or policy fees	769 57
Cash from increased or decreased insurance	167 57
Cash income from all other sources, borrowed money	13,345 00
From property withdrawn after part of the losses occurred for which the assessment was made	52 96
Total income	\$28,633 78
Add cash balance at close of preceding year	47 50
Total receipts and income	\$28,686 28

EXPENDITURES.

Losses paid during the year (of which \$2,571.20 occurred in prior years)	\$17,458 69
Salaries and fees paid to officers and directors (Schedule A)	1,573 52
Fees retained (or remitted to assured) by agent or collectors	381 58
Paid borrowed money	5,565 75
Interest on borrowed money	435 64
All other expenditures (Schedule B)	296 02
Total expenses paid during the year	\$28,661 20

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$14,728 97
Rate per cent of assessment on property insured	.0025
Amount reassessed to cover deficiencies of former assessments	\$290 09
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No specified amount.

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF CHARLEVOIX, EMMET AND CHEBOYGAN.

(File No. 76.)

(Incorporated December 3, 1888.)

Doing business in the counties of Charlevoix, Emmet and Cheboygan.

GEORGE M. WOOD, *President*,FRANKLIN M. CHASE, *Secretary*.

P. O. address of Secretary, Boyne City.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	324
Number of increase, 13; decrease, 17; net increase during the year.....	1
Number of members December 31, 1891.....	<u>325</u>

RISKS.

Amount in force December 31, 1890.....	\$340,335
Amount added during the year.....	17,750
Total.....	\$358,085
Amount withdrawn or canceled during the year.....	25,950
Amount in force December 31, 1891.....	<u>\$332,135</u>

RESOURCES.

Cash on hand.....	\$14 15
Assessments of past year uncollected.....	563 87
Assessments of prior years uncollected (carried inside).....	\$9,637 00
Nature and amount of all other resources, viz.: due from agents.....	16 87
Total available resources.....	<u>\$592 88</u>

LIABILITIES.

For losses due and payable.....	\$730 21
Nature and amount of all other claims, viz.: due president on account.....	9 60
due secretary on salary.....	23 75
for advertising.....	5 25
Total liabilities.....	<u>\$768 81</u>

INCOME.

Cash premiums received during the year.....	\$27 83
Cash collected on assessments levied in prior years.....	171 01
Cash from membership or policy fees.....	27 00
Cash from increased or decreased insurance.....	59 82
Total income.....	\$285 66
Add cash balance at close of preceding year.....	28 06
Total receipts and income.....	<u>\$313 71</u>

EXPENDITURES.

Losses paid during the year (of which \$70.35 occurred in prior years)	\$75 35
Salaries and fees paid to officers and directors (Schedule A)	142 18
Fees retained (or remitted to assured) by agent or collectors	27 00
All other expenditures (Schedule B)	55 05
Total expenses paid during the year	<u>\$299 58</u>

MISCELLANEOUS.

Number of assessments made during the year	None
Amount of assessments made during the year	Nothing
Rate per cent of assessment on property insured	None
Amount of losses or expenses allowed to accumulate before an assessment is ordered	Not stated

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF CLINTON COUNTY.

(File No. 17.)

(Incorporated May 12, 1868.)

Doing business in the counties of Clinton and Gratiot.

ROBT YOUNG, *President*,RICHARD MOORE, *Secretary*.

P. O. address of Secretary, St. Johns.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	3,091
Number of increase, 320; decrease, 225; net increase during the year	95
Number of members December 31, 1891	<u>3,186</u>

RISKS.

Amount in force December 31, 1890	\$3,959,538
Amount added during the year	554,382
Total	\$4,513,920
Amount withdrawn or canceled during the year	415,572
Amount in force December 31, 1891	<u>\$4,098,348</u>

RESOURCES.

Cash on hand	\$392 90
Assessments of past year uncollected	923 75
Total available resources	<u>\$1,315 74</u>

1891.]

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

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LIABILITIES.

For losses not matured	\$990 26
Total liabilities	<u>\$990 26</u>

INCOME.

Cash collected on assessments levied during the year	\$7,528 08
Cash collected on assessments levied in prior years	521 87
Total income	<u>\$8,059 95</u>
Add cash balance at close of preceding year	720 25
Total receipts and income	<u>\$8,780 20</u>

EXPENDITURES.

Losses paid during the year (of which \$3,374.55 occurred in prior years)	\$6,422 73
Salaries and fees paid to officers and directors (Schedule A)	645 75
Assessments charged off as uncollectable (carried inside)	\$711 75
Interest on borrowed money	266 53
All other expenditures (Schedule B)	1,052 20
Total expenses paid during the year	<u>\$8,857 21</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$3,460 63
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered	One year's

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF GLADWIN, MIDLAND AND CLARE.

(File No. 75.)

(Incorporated July 10, 1888.)

Doing business in the counties of Gladwin, Midland and Clare.

DAVID HUNTER, *President*, JNO. M. KNOX, *Secretary*.

P. O. address of secretary, Gladwin.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	121
Number of decrease, 20; net decrease during the year	20
Number of members December 31, 1891	<u>101</u>

RISKS.

Amount in force December 31, 1890	\$140,450 00
Total	<u>\$140,450 00</u>
Amount withdrawn or canceled during the year	27,325 00
Amount in force December 31, 1891	<u>\$113,125 00</u>

RESOURCES.

Assessments of prior years uncollected (carried inside)	\$184 86
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LIABILITIES.

For losses due and payable	\$108 66
Amount of all other claims	108 00
Total liabilities	<u>\$214 66</u>

INCOME.

Cash collected on assessments levied in prior years	\$23 08
Cash from membership or policy fees	1 50
Cash received in some manner not explained	9 47
Total income	<u>\$33 00</u>

EXPENDITURES.

All expenditures (Schedule B)	\$33 00
Total expenses paid during the year	<u>\$33 00</u>

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF GRAND TRAVERSE, ANTRIM AND LEELENAW COUNTIES.

(File No. 38.)

(Incorporated November 9, 1875.

Doing business in the counties of Grand Traverse, Antrim and Leelenaw.

J. H. MONROE, *President*,WM. F. HANNAFORD, *Secretary*.

P. O. address of Secretary, Solon.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	906
Number of increase, 99; decrease, 43; net increase during the year	56
Number of members December 31, 1891	<u>962</u>

RISKS.

Amount in force December 31, 1890	\$1,068,715
Amount in force December 31, 1890, not reported last year	61,720
Amount added during the year	138,580
Total	<u>\$1,269,015</u>
Amount withdrawn or canceled during the year	44,420
Amount in force December 31, 1891	<u>\$1,224,595 00</u>

RESOURCES.

Cash on hand.....	\$41 51
Assessments of past year uncollected.....	474 73
Total available resources.....	<u>\$516 24</u>

LIABILITIES.

None.

INCOME.

Cash premiums received during the year.....	\$138 58
Cash collected on assessments levied during the year.....	4,251 14
Cash collected on assessments levied in prior years.....	8 18
Cash from membership or policy fees.....	174 00
Total income.....	<u>\$4,571 90</u>
Add cash balance at close of preceding year.....	304 67
Total receipts and income.....	<u>\$4,876 57</u>

EXPENDITURES.

Losses paid during the year.....	\$4,122 56
Salaries and fees paid to officers and directors (Schedule A).....	415 02
Fees retained (or remitted to assured) by agent or collectors.....	49 50
All other expenditures (Schedule B).....	247 98
Total expenses paid during the year.....	<u>\$4,835 06</u>

MISCELLANEOUS.

Number of assessments made during the year.....	Two
Amount of assessments made during the year.....	\$4,724 47
Rate per cent of assessment on property insured.....	.005
Amount of losses or expenses allowed to accumulate before an assessment is ordered.....	None

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF HILLSDALE COUNTY.

(File No. 9.)

(Incorporated February 13, 1893.)

Doing business in the county of Hillsdale.

SIDNEY GREEN, *President*,JOEL B. NORRIS, *Secretary*.

P. O. address of Secretary, Hillsdale.

(Statement of condition December 31, 1891.)

MEMBERSHIP.

Number of members December 31, 1890.....	4,004
Number of increase, 352; decrease, 175; net increase during the year.....	<u>177</u>
Number of members December 31, 1891.....	<u>4,181</u>

RISKS.

Amount in force December 31, 1890.....	\$7,258,062	
Amount added during the year.....	681,446	
Total.....		\$7,939,508
Amount withdrawn or canceled during the year.....		828,376
Amount in force December 31, 1901.....		<u>\$7,616,162</u>

RESOURCES.

Assessments of past year uncollected.....	\$1,008 73
Assessments of prior years uncollected.....	118 59
Total available resources.....	<u>\$1,119 32</u>

LIABILITIES.

For losses not matured.....	\$1,710 96
Due or to become due for borrowed money.....	788 59
Total liabilities.....	<u>\$2,494 55</u>

INCOME.

Cash collected on assessments levied during the year.....	\$11,963 49
Cash collected on assessments levied in prior years.....	176 33
Cash from membership or policy fees.....	352 00
Cash from increased or decreased insurance.....	651 44
Cash income from all other sources, loans.....	4,249 27
Total income.....	<u>\$17,422 75</u>
Add cash balance at close of preceding year.....	548 83
Total receipts and income.....	<u>\$17,971 57</u>

EXPENDITURES.

Losses paid during the year (of which \$2,547.92 occurred in prior years).....	\$3,543 60
Salaries and fees paid to officers and directors (Schedule A).....	414 38
Fees retained (or remitted to assured) by agent or collectors.....	520 56
Paid secretary and agents.....	1,033 44
Paid borrowed money.....	7,149 27
Interest on borrowed money.....	371 60
All other expenditures (Schedule B).....	122 29
Total expenses paid during the year.....	<u>\$12,155 16</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$12,966 22
Rate per cent of assessment on property insured.....	.0018

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF INGHAM COUNTY.

(File No. 8.)

(Incorporated June 13, 1862.)

Doing business in the county of Ingham.

RICHARD BULLEN, *President*,ORVILLE F. MILLER, *Secretary*.

P. O. address of Secretary, Mason.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,988
Number of increase, 236; decrease, 340; net decrease during the year.....	45
Number of members December 31, 1891.....	2,943

RISKS.

Amount in force December 31, 1890.....	\$4,723,509
Amount added during the year.....	413,720
Total.....	\$5,137,229
Amount withdrawn or canceled during the year.....	505,172
Amount in force December 31, 1891.....	\$4,632,057

RESOURCES.

Cash on hand.....	\$250 76
Assessments of past year uncollected.....	789 35
Assessments of prior years uncollected (carried inside).....	\$114 16
Total available resources.....	\$690 11

LIABILITIES.

For losses due and payable.....	\$100 00
Due or to become due for borrowed money.....	2,106 00
Total liabilities.....	\$2,206 00

INCOME.

Cash collected on assessments levied during the year.....	\$15,377 68
Cash collected on assessments levied in prior years.....	244 07
Cash from membership or policy fees.....	395 00
Cash from increased or decreased insurance.....	55 75
Cash income from all other sources, loans.....	6,178 81
Cash income from interest on past due assessments.....	8 77
Total income.....	\$22,255 06
Add cash balance at close of preceding year.....	512 77
Total receipts and income.....	\$22,567 85

EXPENDITURES.

Losses paid during the year (of which \$1,200 occurred in prior years).....	\$3,035 15
Salaries and fees paid to officers and directors (Schedule A)	407 90
Fees retained (or remitted to assured) by agent or collectors	450 75
Paid borrowed money	11,678 81
Interest on borrowed money	532 83
Assessments charged off as uncollectible	\$337 54
All other expenditures (Schedule B)	1,211 65
Total expenses paid during the year	<u>\$22,317 09</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$16,326 46
Rate per cent of assessment on property insured .....	.0085

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF IONIA COUNTY.

(File No. 24.)

(Incorporated October 29, 1863.)

Doing business in the county of Ionia.

A. M. WILLETT, *President*,J. L. FOWLE, *Secretary*.

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	2,504
Number of increase, 294; decrease, 159; net increase during the year	135
Number of members December 31, 1891	<u>2,639</u>

RISKS.

Amount in force December 31, 1890	\$4,596,160
Amount added during the year	495,740
Total	\$5,091,900
Amount withdrawn or canceled during the year	245,331
Amount in force December 31, 1891	<u>\$4,846,569</u>

RESOURCES.

Notes belonging to the company	\$23 49
Cash on hand	\$230 51
Assessments of past year uncollected	134 94
Assessments of prior years uncollected (carried inside)	\$178 37
Total available resources	<u>\$385 45</u>

LIABILITIES.

For losses not matured	\$954 00
Due or to become due for borrowed money	6,065 12
Total liabilities	<u>\$7,019 12</u>

INCOME.

Cash premiums received during the year.....	\$43 18
Cash collected on assessments levied during the year.....	7,539 66
Cash collected on assessments levied in prior years.....	140 39
Cash from membership or policy fees.....	85 00
Cash income from all other sources: loans, \$6,631.02; interest and discount, \$15.31; sale of stamps and postals, \$0.33; total.....	6,636 66
Total income.....	\$14,494 79
Add cash balance at close of preceding year.....	256 87
Total receipts and income.....	\$14,751 66

EXPENDITURES.

Losses paid during the year (of which \$1,065.23 occurred in prior years).....	\$5,183 25
Salaries and fees paid to officers and directors (Schedule A).....	927 70
Paid borrowed money.....	7,419 78
Interest on borrowed money and discount.....	508 84
All other expenditures (Schedule B).....	481 58
Total expenses paid during the year.....	\$14,521 15

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$7,724 00
Rate per cent of assessment on property insured.....	.0018
Amount of losses or expenses allowed to accumulate before an assessment is ordered: when cash balance is less than \$300.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT JACKSON.

(File No. 5.)

(Reincorporated January 16, 1892.)

Doing business in the county of Jackson.

RICHARD TOWNLEY, *President*, BENJAMIN TRUMBULL, *Secretary*.

P. O. address of Secretary, Jackson.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,450
Number of increase, 150; decrease, 60; net increase during the year.....	90
Number of members December 31, 1891.....	2,540

RISKS.

Amount in force December 31, 1890.....	\$5,052,555
Amount added during the year.....	268,750
Total.....	\$5,321,305
Amount withdrawn or canceled during the year.....	242,845
Amount in force December 31, 1891.....	\$5,078,460

RESOURCES.

Assessments of past year uncollected.....	\$6,652 10
Nature and amount of all other resources, viz: due from agents.....	100 00
Total available resources	<u>\$6,752 10</u>

LIABILITIES.

For losses due and payable.....	\$900 00
Due or to become due for borrowed money.....	2,999 58
Nature and amount of all other claims, viz.: accrued interest, \$80.60; accrued salaries of officers, \$80.00.....	110 00
Total liabilities	<u>\$3,909 58</u>

INCOME.

Money refunded for horse injured by lightning.....	\$80 00
Cash collected on assessments levied during the year.....	3,416 21
Cash collected on assessments levied in prior years.....	5,805 83
Cash from membership or policy fees and increased or decreased insurance.....	294 72
Cash income from all other sources, borrowed money.....	6,604 84
Total income.....	<u>\$16,271 80</u>
Add cash balance at close of preceding year.....	304 41
Total receipts and income.....	<u>\$16,285 21</u>

EXPENDITURES.

Losses paid during the year (of which \$489 occurred in prior years).....	\$3,580 49
Salaries and fees paid to officers and directors (Schedule A).....	588 25
Paid borrowed money and interest.....	6,585 58
Assessments charged off as uncollectible (carried inside).....	\$290 50
All other expenditures (Schedule B).....	590 89
Total expenses paid during the year.....	<u>\$16,285 21</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$10,068 31
Rate per cent of assessment on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: no fixed amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF KALAMAZOO.

(File No. 11.)

(Incorporated February 17, 1888.)

Doing business in the county of Kalamazoo.

WM. H. COBB, *President*,R. A. SYKES, *Secretary*.

P. O. address of Secretary, Kalamazoo.

(Statement of condition December 31, 1892.)

MEMBERSHIPS.

Number of members December 31, 1890.....	1,772
Number of increase, 166; decrease, 93; net increase during the year.....	73
Number of members December 31, 1891	<u>1,845</u>

RISKS.

Amount in force December 31, 1890.....	\$4,377,125
Amount added during the year.....	475,715
Total	<u>\$4,852,850</u>
Amount withdrawn or canceled during the year.....	<u>388,545</u>
Amount in force December 31, 1891.....	<u>\$4,514,305</u>

RESOURCES.

Cash on hand	\$3,780 19
Assessments of past year uncollected	7 80
Total available resources	<u>\$3,787 99</u>

LIABILITIES.

For losses due and payable	\$271 76
Total liabilities	<u>\$271 76</u>

INCOME.

Cash collected on assessments levied during the year.....	\$3,872 80
Cash from membership or policy fees.....	150 00
Cash from increased or decreased insurance.....	827 45
Cash income from all other sources, interest on money loaned, \$26.66; borrowed money, \$3,000	3,026 66
Total income.....	<u>\$12,176 91</u>
Add cash balance at close of preceding year.....	<u>3,272 20</u>
Total receipts and income.....	<u>\$15,449 11</u>

EXPENDITURES.

Losses paid during the year	\$7,606 70
Salaries and fees paid to officers and directors (Schedule A).....	888 00
Paid borrowed money	3,000 00
Interest on borrowed money	40 27
Assessments charged off as uncollectible.....	<u>\$151 06</u>
All other expenditures (Schedule B)	183 95
Total expenses paid during the year.....	<u>\$11,668 92</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$8,331 68
Rate per cent of assessment on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered.....	None

FARMERS' MUTUAL FIRE INSURANCE COMPANY.
OF KENT COUNTY.
 (File No. 14.)

(Incorporated March 18, 1863.)

Doing business in the county of Kent.

SAMUEL LANGDON, *President*,

JOHN H. WITHEY, *Secretary*.

P. O. address of Secretary, Ada.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	3,021
Number of increase, 401; decrease, 296; net increase during the year	106
Number of members December 31, 1891	3,127

RISKS.

Amount in force December 31, 1890	\$5,207,550
Amount added during the year	646,067
Total	\$5,853,617
Amount withdrawn or canceled during the year	430,560
Amount in force December 31, 1891	\$5,423,077

RESOURCES.

Cash on hand	\$4,210 92
Assessments of past year uncollected	093 09
Assessments of prior years uncollected (carried inside)	\$3,908 07
Total available resources	\$4,904 01

LIABILITIES.

For losses not matured	\$1,316 27
For losses resisted	1,507 33
Total liabilities	\$2,823 60

INCOME.

Cash premiums received during the year	\$370 40
Cash collected on assessments levied during the year	15,247 59
Cash collected on assessments levied in prior years	239 19
Cash from membership or policy fees	401 00
Cash from increased or decreased insurance	121 10
Cash income from all other sources, on cancellations, \$4.96; from mortgage balance, \$226.75	231 11
Total income	\$16 060 36
Add cash balance at close of preceding year	3,291 67
Total receipts and income	\$19,952 03

EXPENDITURES.

Losses paid during the year (of which \$1,445.12 occurred in prior years)	\$13,618 37
Salaries and fees paid to officers and directors (Schedule A)	1,167 50
Paid borrowed money	131 27
Assessments charged off as uncollectible	\$3,903 07
All other expenditures (Schedule B)	823 97
Total expenses paid during the year	<u>\$15,741 11</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$15,940 65
Rate per cent of assessment on property insured .....	.003
Amount of losses or expenses allowed to accumulate before an assessment is ordered	\$5,000 to \$10,000

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF LENAWEЕ COUNTY.

(File No. 7.)

(Incorporated May 16, 1862.)

Doing business in the county of Lenawee.

J. M. JUDSON, *President*, : : : : : GEO. R. COCHRANE, *Secretary*.

P. O. address of secretary, Adrian.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	6,276
Number of increase, 860; decrease, 669; net increase during the year	191
Number of members December 31, 1891	<u>6,467</u>

RISKS.

Amount in force December 31, 1890	\$10,728,138
Amount added during the year	1,845,600
Total	\$12,073,738
Amount withdrawn or canceled during the year	1,081,790
Amount in force December 31, 1891	<u>\$10,991,948</u>

RESOURCES.

Cash on hand	\$2,341 81
Assessments of past year uncollected	18,372 66
Total available resources	<u>\$20,714 47</u>

LIABILITIES.

Due or to become due for borrowed money	\$20,714 47
Total liabilities	<u>\$20,714 47</u>

INCOME.

Cash collected on assessments levied during the year, 1891.....	\$2,841 81
Cash collected on assessments levied in 1890.....	14,482 75
Cash from membership or policy fees.....	810 69
Cash income from all other sources, borrowed to pay losses of current year.....	20,714 47
Total income.....	<u>\$28,849 72</u>

EXPENDITURES.

Losses paid during the year (of which \$1,088.21 occurred in prior years).....	\$17,645 11
Salaries and fees paid to officers and directors (Schedule A).....	479 17
Fees retained by agent or collectors.....	810 69
Paid borrowed money.....	14,482 75
Interest on borrowed money.....	779 06
All other expenditures (Schedule B).....	1,811 11
Total expenses paid during the year.....	<u>\$36,007 91</u>

MISCELLANEOUS.

Number of assessments made during the year.....	Ten
Amount of assessments made during the year.....	\$20,714 47
Rate per cent of assessment on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: The assessment is made for each loss when large.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MACOMB COUNTY.

(File No. 37.)

(Incorporated September 13, 1875.)

Doing business in the county of Macomb.

ROBERT McKAY, *President*.WM. L. DICKEN, *Secretary*.

P. O. address of Secretary, Romeo.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,582
Number of increase, 172; decrease 44; net increase during the year.....	128
Number of members December 31, 1891.....	<u>2,690</u>

RISKS.

Amount in force December 31, 1890.....	\$3,906,872
Amount added during the year.....	257,264
Total.....	\$4,164,136
Amount withdrawn or canceled during the year.....	193,542
Amount in force December 31, 1891.....	<u>\$3,971,594</u>

RESOURCES.

Cash on hand	\$75 28
Assessments of past year uncollected	29 77
Assessments of prior years uncollected (carried inside)	\$23 43
Nature and amount of all other resources, viz.: cash in hands of agents	45 00
Total available resources	<u>\$150 08</u>

LIABILITIES.

Due or to become due for borrowed money	\$400 00
Total Liabilities	<u>\$400 00</u>

INCOME.

Cash collected on assessments levied during the year	\$2,493 97
Cash from membership or policy fees	170 42
Cash income from all other sources, borrowed money	600 00
Total income	\$3,264 39
Add cash balance at close of preceding year	20 50
Total receipts and income	<u>\$3,284 89</u>

EXPENDITURES.

Losses paid during the year	\$657 00
Salaries and fees paid to officers and directors (Schedule A)	440 95
Paid borrowed money	1,500 00
Interest on borrowed money	89 00
All other expenditures (Schedule B)	222 68
Total expenses paid during the year	<u>\$3,209 63</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$2,523 74
Rate per cent of assessment on property insured .....	.00065
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No definite amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MANISTEE, BENZIE AND MASON.

(File No. 78.)

(Incorporated August 13, 1890.)

Doing business in the counties of Manistee, Benzie and Mason.

C. B. CANNIFF, *President*,JOHN N. BRODIE, *Secretary*.

P. O. address of secretary, Bear Lake.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	772
Number of increase, 104; decrease, 49; net increase during the year	55
Number of members December 31, 1891	<u>827</u>

RISKS.

Amount in force December 31, 1890.....	\$917,300	
Amount added during the year	96,300	
Total		\$1,014,100
Amount withdrawn or canceled during the year		69,405
Amount in force December 31, 1891.....		<u>\$944,695</u>

RESOURCES.

Cash on hand		\$101 55
Assessments of past year uncollected		785 72
Assessments of prior years uncollected (carried inside)	\$143 27	
Total available resources		<u>\$840 27</u>

LIABILITIES.

For losses due and payable		\$716 50
Due or to become due for borrowed money		1,231 58
Total liabilities		<u>\$1,948 08</u>

INCOME.

Cash premiums received during the year		\$76 43
Cash collected on assessments levied during the year		4,162 36
Cash collected on assessments levied in prior years		34 00
Cash from increased or decreased insurance		15 20
Cash income from all other sources, borrowed from bank		4,274 54
Total income		<u>\$8,562 63</u>
Add cash balance at close of preceding year		169 06
Total receipts and income		<u>\$8,731 68</u>

EXPENDITURES.

Losses paid during the year		\$4,927 37
Salaries and fees paid to officers and directors (Schedule A)		514 98
Paid borrowed money		3,000 00
Interest on borrowed money		83 14
All other expenditures (Schedule B)		104 69
Total expenses paid during the year		<u>\$8,630 18</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$4,901 08
Rate per cent of assessment on property insured .....	.005
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MECOSTA COUNTY.

(File No. 81.)

(Incorporated March 13, 1890.)

Doing business in the county of Mecosta.

LUTHER COBB, President,

R. D. LADNER, Secretary.

P. O. address of secretary, Big Rapids.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	64
Number of increase, 31; decrease, 10; net increase during the year.....	21
Number of members December 31, 1891.....	85

RISKS.

Amount in force December 31, 1890.....	\$76,083
Amount added during the year.....	81,986
Total.....	\$108,019
Amount withdrawn or canceled during the year.....	17,021
Amount in force December 31, 1891.....	\$90,998

RESOURCES.

Cash on hand.....	\$4 16
Total available resources.....	\$4 16

INCOME.

Cash premiums received during the year.....	\$32 30
Cash collected on assessments levied during the year.....	591 81
Cash from membership or policy fees.....	46 50
Cash from increased or decreased insurance.....	2 00
Cash income from all other sources.....	7 11
Total income.....	\$679 72

EXPENDITURES.

Losses paid during the year.....	\$591 81
Salaries and fees paid to officers and directors (Schedule A).....	75 74
All other expenditures (Schedule B).....	8 01
Total expenses paid during the year.....	\$675 56

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$591 81

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MONROE AND WAYNE.

(File No. 18.)

(Incorporated May 14, 1883.)

Doing business in the counties of Monroe and Wayne.

A. J. KEENEY, *President*, - - - - - H. L. STOFLET, *Secretary*.

P. O. address of Secretary, Flat Rock.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	5,470
Number of increase, 554; decrease, 157; net increase during the year.....	397
Number of members December 31, 1891.....	5,867

RISKS.

Amount in force December 31, 1890.....	\$8,839,981	
Amount added during the year.....	928,591	
Total.....		\$9,768,572
Amount withdrawn or canceled during the year.....		367,050
Amount in force December 31, 1891.....		<u>\$9,401,522</u>

RESOURCES.

Cash on hand.....	\$4,142 13
Assessments of past year uncollected.....	8,047 86
Total available resources.....	<u>\$12,189 99</u>

LIABILITIES.

For losses not matured.....	\$1,816 04
Due or to become due for borrowed money.....	12,150 00
Nature and amount of all other claims, viz.: due secretary, last quarter salary.....	150 00
Total liabilities.....	<u>\$14,116 04</u>

INCOME.

Cash collected on assessments levied during the year.....	\$9,686 30
Cash collected on assessments levied in prior years.....	8,258 39
Cash from membership or policy fees.....	1,145 67
Cash income from all other sources, loans.....	15,282 00
Rebate.....	18 33
Total income.....	<u>\$37,340 69</u>
Add cash balance at close of preceding year.....	2,199 47
Total receipts and income.....	<u>\$39,540 16</u>

EXPENDITURES.

Losses paid during the year.....	\$12,299 92
Salaries and fees paid to officers and directors (Schedule A).....	1,114 95
Fees retained (or remitted to assured) by agent or collectors.....	1,629 41
Paid borrowed money.....	19,363 53
Interest on borrowed money.....	660 30
All other expenditures (Schedule B).....	329 90
Total expenses paid during the year.....	<u>\$35,398 03</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$17,713 16
Rate per cent of assessment on property issued.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered.....	None

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF OGEMAW, ARENAC AND IOSCO COUNTIES.

(File No. 73.)

(Incorporated January 10, 1888.)

Doing business in the counties of Ogemaw, Arenac and Iosco.

JAMES CAMPBELL, *President*,ALLEN S. ROSE, *Secretary*.

P. O. address of Secretary, Churchill.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	255
Number of increase, 21; decreased, 87; net decrease during the year.....	66
Number of members December 31, 1891.....	<u>189</u>

RISKS.

Amount in force December 31, 1890.....	\$298,242
Amount added during the year.....	12,575
Total.....	\$310,817
Amount withdrawn or canceled during the year.....	115,489
Amount in force December 31, 1891.....	<u>\$195,328</u>

RESOURCES.

Cash on hand.....	\$362 84
Assessments of past year uncollected.....	928 89
Assessments of prior years uncollected (carried inside).....	\$208 74
Total available resources.....	<u>\$1,291 23</u>

LIABILITIES.

For losses due and payable.....	\$1,521 93
Due or to become due for borrowed money.....	900 00
Nature and amount of all other claims, viz.: officers' salaries and lawyers' fees.....	992 00
Total liabilities.....	<u>\$3,413 93</u>

INCOME.

Cash collected on assessments levied during the year.....	\$413 75
Cash collected on assessments levied in prior years.....	322 70
Cash from membership or policy fees.....	28 08
Cash from increased or decreased insurance.....	10 72
Cash income from all other sources, from policy-holders on settlement.....	298 81
Total income.....	\$1,064 06
Add cash balance at close of preceding year.....	84 13
Total receipts and income.....	<u>\$1,148 19</u>

EXPENDITURES.

Losses paid during the year (of which \$150 occurred in prior years).....	\$170 80
Salaries and fees paid to officers and directors (Schedule A).....	430 85
Interest on borrowed money.....	90 00
All other expenditures (Schedule B).....	93 70
Total expenses paid during the year.....	<u>\$785 35</u>

MISCELLANEOUS.

Number of assessments made during the year.....	Three
Amount of assessments made during the year.....	\$1,842 14
Rate per cent of assessment on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF OTTAWA AND ALLEGAN.

(File No. 44.)

(Incorporated May 24, 1878.)

Doing business in the counties of Ottawa and Allegan.

KASPER LAHNIS, *President*, ISAAC MARSELJI, *Secretary*.

P. O. address of Secretary, Holland, Mich.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	758
Number of increase, 74; decrease, 12; net increase during the year	62
Number of members December 31, 1891.....	815

RISKS.

Amount in force December 31, 1890.....	\$985,515
Amount added during the year	142,875
Total.....	\$1,079,390
Amount withdrawn or canceled during the year.....	62,017
Amount in force December 31, 1891.....	\$1,017,373

RESOURCES.

Cash on hand.....	\$1,254 97
Total available resources	\$1,254 97

LIABILITIES.

Nature and amount of all other claims, viz.: due agents and bills unpaid	\$17 00
Total liabilities.....	\$17 00

INCOME.

Cash premiums received during the year.....	\$205 68
Cash collected on assessments levied in prior years.....	206 87
Cash from membership or policy fees.....	140 50
Cash income from all other sources, interest on money in bank	46 00
Total income.....	\$559 05
Add cash balance at close of preceding year.....	1,128 76
Total receipts and income.....	\$1,687 81

EXPENDITURES.

Losses paid during the year.....	\$7 67
Salaries and fees paid to officers and directors (Schedule A)	332 27
Assessments charged off as uncollectible (carried inside)	\$21 16
All other expenditures (Schedule B).....	92 90
Total expenses paid during the year.....	\$432 64

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF OTSEGO, CRAWFORD AND ROSCOMMON COUNTIES.

(File No. 84.)

(Incorporated July 28, 1890.)

Doing business in the counties of Otsego, Crawford and Roscommon.

THOMAS CARNEY, *President*,W. J. JUBB, *Secretary*.

P. O. address of Secretary, Gaylord.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	153
Number of increase, 7; decrease, 9; net decrease during the year	2
Number of members December 31, 1891.....	151

RISKS.

Amount in force December 31, 1890.....	\$137,535
Amount added during the year.....	6,650
Total.....	\$144,185
Amount withdrawn or canceled during the year.....	7,975
Amount in force December 31, 1891.....	\$136,210

RESOURCES.

Cash on hand.....	\$14 07
Assessments of past year uncollected.....	915 51
Assessments of prior years uncollected (carried inside).....	\$47 29
Total available resources.....	\$929 58

LIABILITIES.

For losses due and payable.....	\$1,208 00
Total liabilities.....	\$1,208 00

INCOME.

Cash premiums received during the year.....	\$6 87
Cash collected on assessments levied during the year.....	\$91 04
Total receipts and income.....	\$397 91

EXPENDITURES.

Salaries and fees paid to officers and directors (Schedule A).....	\$123 99
Not accounted for.....	243 40
All other expenditures (Schedule B).....	7 45
Total expenses paid during the year.....	\$383 84

MISCELLANEOUS.

Number of assessments made during the year.....	Three
Amount of assessments made during the year.....	\$1,325 00
Rate per cent of assessment on property insured.....	.01

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF SAGINAW COUNTY.

(File No. 47.)

(Incorporated November 26, 1878.)

Doing business in the county of Saginaw.

JOHN URE, *President*,JOHN LEIDLEIN, *Secretary*.

P. O. address of Secretary, Buena Vista.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,069
Number of increase, 176; decrease, 48; net increase during the year	128
Number of members December 31, 1891	1,217

RISKS.

Amount in force December 31, 1890	\$1,484,678
Amount added during the year	221,060
Total	\$1,705,738
Amount withdrawn or canceled during the year	87,735
Amount in force December 31, 1891	\$1,618,023

RESOURCES.

Cash on hand	\$224 15
Assessments of past year uncollected	128 34
Assessments of prior years uncollected (carried inside)	\$11 38
Nature and amount of all other resources, viz.: due from agents	44 38
Total available resources	\$396 87

LIABILITIES.

For losses not matured	\$700 00
Due or to become due for borrowed money	90 00
Nature and amount of all other claims, viz.: secretary's salary, \$250.00; treasurer's services, \$20.00; re-rating, \$30.00; director's services, \$25.00	325 00
Total liabilities	\$1,115 00

INCOME.

Cash premiums received during the year	\$221 32
Cash collected on assessments levied during the year	2,200 00
Cash collected on assessments levied in prior years	197 84
Cash from membership or policy fees	264 00
Cash from increased or decreased insurance	53 50
Cash income from all other sources, on cancellation	8 34
Due from agents Dec. 31, 1890	56 60
Total income	\$3,001 10
Add cash balance at close of preceding year	337 27
Total receipts and income	\$3,338 37

EXPENDITURES.

Losses paid during the year (of which \$692.00 occurred in prior years).....	\$2,135 31
Salaries and fees paid to officers and directors (Schedule A).....	351 28
Fees retained (or remitted to assured) by agent or collectors.....	443 56
Assessments charged off as uncollectible (carried inside).....	\$40 41
Interest on borrowed money.....	81 23
All other expenditures (Schedule B).....	241 14
Total expenses paid during the year.....	<u>\$3,252 52</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$2,328 34
Rate per cent of assessment on property insured.....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ST. JOSEPH COUNTY.

(File No. 13.)

(Incorporated March 11, 1863.)

Doing business in the county of St. Joseph.

JOHN W. HARRISON, *President*,L. A. CLAPP, *Secretary*.

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	1,601
Number of increase, 182; decrease, 64; net increase during the year.....	118
Number of members December 31, 1891.....	<u>1,719</u>

RISKS.

Amount in force December 31, 1890.....	\$3,284,500
Amount added during the year.....	371,155
Total.....	\$3,655,655
Amount withdrawn or canceled during the year.....	153,965
Amount in force December 31, 1891.....	<u>\$3,502,290</u>

RESOURCES.

Cash on hand.....	\$166 77
Assessments of prior years uncollected (carried inside).....	\$7 96
Total available resources.....	<u>\$166 77</u>

LIABILITIES.

For losses not matured.....	\$2,815 85
For losses resisted.....	900 00
Nature and amount of all other claims, viz.: due directors.....	102 00
Total liabilities.....	<u>\$3,217 85</u>

INCOME.

Cash collected on assessments levied during the year	\$1,619 63
Cash from membership or policy fees	315 63
Cash from increased or decreased insurance	
Total income	\$1,935 26
Add cash balance at close of preceding year	69 71
Total receipts and income	\$2,004 97

EXPENDITURES.

Losses paid during the year (of which \$1,444.18 occurred in prior years)	\$1,511 21
Salaries and fees paid to officers and directors (Schedule A)	294 57
Assessments charged off as uncollectible (carried inside)	\$7 96
All other expenditures (Schedule B)	82 42
Total expenses paid during the year	\$1,896 20

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$1,627 59
Rate per cent of assessment on property insured .....	.0005
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF VAN BUREN COUNTY.

(File No. 21.)

(Incorporated August 3, 1863.)

Doing business in the county of Van Buren.

C. W. YOUNG, *President*,E. L. WARNER, *Secretary*.

P. O. address of Secretary, Paw Paw.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	584
Number of increase, 101; decrease, 15; net increase during the year	86
Number of members December 31, 1891	620

RISKS.

Amount in force December 31, 1890	\$506,730
Amount added during the year	131,905
Total	\$641,635
Amount withdrawn or canceled during the year	24,175
Amount in force December 31, 1891	\$917,460

RESOURCES.

Cash on hand	\$427 62
Assessments of past year uncollected	57 40
Assessments of prior years uncollected (carried inside)	\$40 40
Total available resources	\$465 02

INCOME.

Cash collected on assessments levied during the year.....	\$1,931 06
Cash collected on assessments levied in prior years.....	29 35
Cash income from all other sources, borrowed money.....	923 20
Total income.....	\$2,889 21
Add cash balance at close of preceding year.....	52 48
Total receipts and income.....	\$2,941 69

EXPENDITURES.

Losses paid during the year (of which \$325 occurred in prior years).....	\$1,125 19
Salaries and fees paid to officers and directors (Schedule A).....	251 35
Paid borrowed money.....	183 18
Interest on borrowed money.....	26 15
All other expenditures (schedule B).....	928 20
Total expenses paid during the year.....	\$2,514 07

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$1,988 68
Rate per cent of assessment on property insured.....	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

FARMERS' NORTHERN MUTUAL FIRE INSURANCE
COMPANY.

OF DELTA, MARQUETTE AND MENOMINEE.

(File No. 83.)

(Incorporated May 31, 1890.)

Doing business in the counties of Delta, Marquette and Menominee.

EDWARD SAWBRIDGE, *President*, NORWOOD BOWERS, *Secretary*.

P. O. address of Secretary, Stephenson.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	79
Number of increase, 31; decrease, 5; net increase during the year.....	25
Number of members December 31, 1891.....	105

RISKS.

Amount in force December 31, 1890.....	\$26,960
Amount added during the year.....	15,115
Total.....	\$42,075
Amount withdrawn or canceled during the year.....	4,250
Amount in force December 31, 1891.....	\$37,825

RESOURCES.

Whole amount of premiums or deposit notes belonging to the company.....	\$817 50
Reduction of above by assessments.....	None
Unassessed portion of said notes belonging to company.....	\$817 50
Cash on hand.....	103 78
Total available resources.....	<u>\$921 28</u>

INCOME.

Premium or deposit notes taken during the year.....	\$61 00
Cash premiums received during the year.....	\$212 29
Cash from membership or policy fees.....	55 50
Total income.....	<u>\$327 79</u>
Add cash balance at close of preceding year.....	171 54
Total receipts and income.....	<u>\$499 33</u>

EXPENDITURES.

Losses paid during the year.....	\$200 00
Salaries and fees paid to officers and directors (Schedule A).....	9 00
Fees retained (or remitted to assured) by agent or collectors.....	55 50
All other expenditures (Schedule B).....	71 05
Total expenses paid during the year.....	<u>\$335 55</u>

MISCELLANEOUS.

Number of assessments made during the year.....	None
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FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HARRISVILLE.

(File No. 86.)

(Incorporated June 15, 1891.)

Doing business in the counties of Alcona, Alpena and Montmorency.

B. P. COWLEY, *President*, - - - - - GEO. E. GILLAM, *Secretary*.

P. O. address of Secretary, Harrisville.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	None
Number of increase, 190; decrease, 4; net increase during the year.....	186
Number of members December 31, 1891.....	<u>186</u>

RISKS.

Amount in force December 31, 1890.....	
Amount during the year.....	\$256,190
Total.....	\$256,190
Amount withdrawn or canceled during the year.....	8,700
Amount in force December 31, 1891.....	<u>\$247,490</u>

RESOURCES.

Cash on hand	\$188 63
Assessments of past year uncollected	1,078 13
Total available resources	<u>\$1,261 76</u>

LIABILITIES.

For losses due and payable	\$750 00
Nature and amount of all other claims, viz.: officers' salaries, \$275; printing and stationery, \$9.90; postage, \$3.11	288 01
Total liabilities	<u>\$1,038 01</u>

INCOME.

Cash collected on assessments levied during the year	\$188 63
Cash from membership or policy fees, estimated	545 71
Total receipts and income	<u>\$729 84</u>

EXPENDITURES.

Fees retained (or remitted to assured) by agent or collectors	\$540 80
All other expenditures (Schedule B)	5 11
Total expenses paid during the year	<u>\$545 71</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$1,261 76
Rate per cent of assessment on property insured .....	.006

FINLANDERS' MUTUAL FIRE INSURANCE COMPANY.

OF HOUGHTON COUNTY.

(File No. 80.)

(Incorporated February 17, 1890.)

Doing business in the counties of Houghton and Keweenaw.

JOHN BLOMQUIST, *President*, ALEX. LEINONEN, *Secretary*.

P. O. address of Secretary, Red Jacket.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	110
Number of increase, 49; decrease, 32; net decrease during the year	17
Number of members December 31, 1891	<u>127</u>

RISKS.

Amount in force December 31, 1890.....	\$98,125	
Amount added during the year	17,810	
Total.....		\$115,935
Amount withdrawn or canceled during the year.....		8,905
Amount in force December 31, 1891.....		<u>\$107,030</u>

RESOURCES.

Cash on hand.....	\$1,378 99
Total available resources	<u>\$1,378 99</u>

INCOME.

Cash premiums received during the year	\$1,702 22
Cash from membership or policy fees	98 00
Cash income from all other sources	23 68
Total income	<u>\$1,823 90</u>
Add cash balance at close of preceding year	876 38
Total receipts and income.....	<u>\$2,200 28</u>

EXPENDITURES.

Losses paid during the year.....	\$551 08
Salaries and fees paid to officers and directors (Schedule A)	205 90
All other expenditures (Schedule B)	64 31
Total expenses paid during the year	<u>\$821 29</u>

MISCELLANEOUS.

Number of assessments made during the year.....	None
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GENESEE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FLINT.

(File No. 20.)

(Incorporated July 29, 1888.)

Doing business in the county of Genesee.

DAVID RICHARDS, *President*,J. H. GOTSHALL, *Secretary*.

P. O. address of Secretary, Flint.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	1,596
Number of increase, 405; decrease, 179; net increase during the year	226
Number of members December 31, 1891.....	<u>4,121</u>

RISKS.

Amount in force December 31, 1890	\$6,278,814	
Amount added during the year	739,408	
Total		\$7,018,222
Amount withdrawn or canceled during the year		865,883
Amount in force December 31, 1891		<u>\$6,652,369</u>

RESOURCES.

* Cash on hand	\$110 47
Assessments of past year uncollected	861 26
Nature and amount of all other resources, viz.: assessment roll 1891	11,429 91
Total available resources	<u>\$12,401 64</u>

LIABILITIES.

For losses due and payable	\$9,848 41
For losses not matured	2,260 00
Nature and amount of all other claims, viz.: interest	441 71
Collectors' fees	500 00
Total liabilities	<u>\$13,050 12</u>

INCOME.

Cash collected on assessments levied during the year	\$12,190 89
Cash from membership or policy fees	360 00
Cash from increased or decreased insurance	145 00
Cash income from all other sources: canceled policies	21 69
Total income	\$12,717 58
Add cash balance at close of preceding year	534 57
Total receipts and income	<u>\$13,252 15</u>

EXPENDITURES.

Losses paid during the year (of which \$1,627.85 occurred in prior years)	\$11,190 22
Salaries and fees paid to officers and directors (Schedule A)	263 00
Fees retained (or remitted to assured) by agent or collectors	505 00
Paid borrowed money	} 214 00
Interest on borrowed money	
All other expenditures (Schedule B)	853 99
Total expenses paid during the year	<u>\$12,056 21</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$11,427 73
Rate per cent of assessment on property insured .....	.0018
Amount of losses or expenses allowed to accumulate before an assessment is ordered: All losses of one year.	

* Cash transactions show balance should be \$195.94.

GERMAN BAPTIST BRETHREN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BARRY, IONIA AND KENT COUNTIES.

(File No. 69.)

(Incorporated May 7, 1870.

Doing business in the counties of Barry, Ionia and Kent.

JOHN M. SMITH, *President*,

S. D. KATHERMAN, *Secretary*.

P. O. address of Secretary, Woodland.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	588
Number of increase, 202; decrease, 31; net increase during the year	171
Number of members December 31, 1891.....	709

RISKS.

Amount in force December 31, 1890.....	\$700,894
Amount added during the year	254,536
Total.....	\$955,430
Amount withdrawn or canceled during the year.....	33,707
Amount in force December 31, 1891.....	\$922,723

RESOURCES.

Assessments of past year uncollected	\$760 93
Assessments of prior years uncollected (carried inside)	\$30 91
Total available resources.....	\$790 93

LIABILITIES.

For losses due and payable	\$5 00
Due of to become due for borrowed money.....	688 12
Total liabilities.....	\$693 12

INCOME.

Cash collected on assessments levied during the year.....	\$20 30
Cash collected on assessments levied in prior years.....	276 39
Cash from membership or policy fees	202 00
Cash income from all other sources: Borrowed money	688 12
Total income.....	\$1,187 30
Add cash balance at close of preceding year.....	306 92
Total receipts and income.....	\$1,494 22

EXPENDITURES.

Losses paid during the year	\$422 00
Salaries and fees paid to officers and directors (Schedule A)	98 60
Fees retained (or remitted to assured) by agent or collectors	171 70
Paid borrowed money	} 672 64
Interest on borrowed money	
Secretary	80 30
All other expenditures (Schedule B)	103 98
Total expenses paid during the year	<u>\$1,494 22</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$781 73
Rate per cent of assessment on property insured .....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered	Not limited

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MACOMB AND WAYNE COUNTIES.

(File No. 34.)

(Incorporated June 13, 1874.)

Doing business in the counties of Macomb and Wayne.

CARL JUENGEL, *President*, J. T. WEISS, *Secretary*.

P. O. address of Secretary, Mt. Clemens.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,984
Number of increase, 126; decrease, 18; net increase during the year	118
Number of members December 31, 1891	<u>2,097</u>

RISKS.

Amount in force December 31, 1890	\$2,648,238
Amount added during the year	105,797
Total	\$2,754,035
Amount withdrawn or canceled during the year	10,083
Amount in force December 31, 1891	<u>\$2,743,952</u>

RESOURCES.

Cash on hand	\$963 28
Assessments of past year uncollected	40 19
Assessments of prior years uncollected (carried inside)	\$20 61
Total available resources	<u>\$1,003 47</u>

INCOME.

Cash premiums received during the year, collection fees of the treasurer	\$198 40
Cash collected on assessments levied during the year	3,967 98
Cash from membership or policy fees	178 90
Cash from increased or decreased insurance	158 00
Cash income from all other sources, pro rata assessment	82 70
Total income	\$4,606 98
Add cash balance at close of preceding year	127 83
Total receipts and income	<u>\$4,734 80</u>

EXPENDITURES.

Losses paid during the year (of which \$2,001.72 occurred in prior years)	\$2,905 98
Salaries and fees paid to officers and directors (Schedule A)	876 20
Interest on borrowed money	47 20
Assessments charged off (carried inside)	\$30 61
All other expenditures (Schedule B)	57 15
Total expenses paid during the year	<u>\$3,896 53</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$4,029 17
Rate per cent of assessment on property insured .....	.0015

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ST. CLAIR COUNTY

(File No. 45.)

(Incorporated June 14, 1878.)

Doing business in the county of St. Clair.

FREDERICK LINDOW, *President*, - - - - - JACOB L. KELLER, *Secretary*.

P. O. address of Secretary, Casco.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,453
Number of increase, 54; decrease, 50; net increase during the year	4
Number of members December 31, 1891	<u>1,462</u>

RISKS.

Amount in force December 31, 1890	\$2,256,536
Amount added during the year	110,408
Total	\$2,366,934
Amount withdrawn or canceled during the year	89,244
Amount in force December 31, 1891	<u>\$2,277,690</u>

RESOURCES.

Cash on hand	\$354 46
Assessments of past year uncollected	867 15
Nature and amount of all other claims, viz.: due from agents	2 58
Total available resources	\$1,224 14

LIABILITIES.

For losses due and payable	\$388 00
Nature and amount of all other claims, viz.: collection fees	110 00
officers' fees	75 00
Total liabilities	\$573 00

INCOME.

Cash collected on assessments levied during the year	\$4,109 31
Cash collected on assessments levied in prior years	1,828 57
Cash from membership or policy fees	4 55
Cash income from all other sources, borrowed money	2,848 57
Total income	\$8,291 00
Add cash balance at close of preceding year	670 30
Total receipts and income	\$8,961 30

EXPENDITURES.

Losses paid during the year (of which \$831 occurred in prior years)	\$4,712 70
Salaries and fees paid to officers and directors (Schedule A)	170 99
Paid borrowed money	\$,346 45
Interest on borrowed money	81 10
All other expenditures (Schedule B)	295 60
Total expenses paid during the year	\$8,606 84

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$4,976 46
Rate per cent of assessment on property insured .....	.0023
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One years' losses.	

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT SEBEWAING, HURON COUNTY.

(File No. 57.)

(Incorporated March 6, 1881.)

Doing business in the counties of Huron and Tuscola.

JOHN F. ZIEGLEB, *President*,HENRY NEUMAN, *Secretary*.

P. O. address of Secretary, Sebewaing.

(Statement of condition December 31, 1892.)

MEMBERSHIPS.

Number of members December 31, 1890	401
Number of increase, 104; decrease, 13; net increase during the year	91
Number of members December 31, 1891	492

RISKS.

Amount in force December 31, 1890.....	\$573,396	
Amount added during the year.....	157,807	
Total.....		\$731,203
Amount withdrawn or canceled during the year.....		25,902
Amount in force December 31, 1891.....		<u>\$705,301</u>

RESOURCES.

Cash on hand.....	\$57 24
Assessments of past year uncollected.....	1 50
Total available resources.....	<u>\$58 74</u>

LIABILITIES.

None.

INCOME.

Cash premiums received during the year.....	\$144 18
Cash collected on assessments levied during the year.....	591 58
Cash from membership or policy fees.....	8 50
Cash from increased or decreased insurance.....	10 05
Total income.....	<u>\$749 31</u>
Add cash balance at close of preceding year.....	85 43
Total receipts and income.....	<u>\$834 74</u>

EXPENDITURES.

Losses paid during the year.....	\$551 72
Salaries and fees paid to officers and directors (Schedule A).....	173 93
All other expenditures (Schedule B).....	51 85
Total expenses paid during the year.....	<u>\$777 50</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$593 08
Rate per cent of assessment on property insured.....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No amount stated

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF WASHTENAW COUNTY.

(File No. 1.)

(Reincorporated December, 1889.)

Doing business in the county of Washtenaw.

JACOB J. REICHERT, *President*,ALFRED J. PAUL, *Secretary*.

P. O. address of Secretary, Ann Arbor.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,321
Number of increase, 99; decrease, 40; net increase during the year	59
Number of members December 31, 1891	<u>1,380</u>

RISKS.

Amount in force December 31, 1890	\$3,374,750
Amount added during the year	<u>220,250</u>
Total	\$3,595,000
Amount withdrawn or canceled during the year	<u>115,325</u>
Amount in force December 31, 1891	<u>\$3,479,675</u>

RESOURCES.

Cash on hand	\$321 37
Assessments of past year uncollected	28 31
Assessments of prior years uncollected (carried inside)	\$14 86
Total available resources	<u>\$349 68</u>

LIABILITIES.

None.

INCOME.

Cash collected on assessments levied during the year	\$2,371 84
Cash collected on assessments levied in prior years	20 88
Cash from membership or policy fees	328 75
Cash from increased or decreased insurance	10 33
Borrowed money	1,325 00
Total income	\$4,056 80
Add cash balance at close of preceding year	<u>174 00</u>
Total receipts and income	<u>\$4,230 80</u>

EXPENDITURES.

Losses paid during the year (of which \$426.35 occurred in prior years)	\$1,383 98
Salaries and fees paid to officers and directors (Schedule A)	534 11
Paid borrowed money	1,325 00
Interest on borrowed money	32 13
All other expenditures (Schedule B)	133 71
Total expenses paid during the year	<u>\$3,408 93</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$2,400 35
Rate per cent of assessment on property insured .....	.0007
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for one year.	

IONIA, EATON AND BARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT IONIA.

(File No. 52.)

(Incorporated May 23, 1881.)

Doing business in the counties of Ionia, Eaton and Barry.

NATHAN B. HAYES, *President*.

J. WARREN PEAKE, *Secretary*.

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,573
Number of increase, 87; decrease, 588; net decrease during the year.....	495
Number of members December 31, 1891.....	2,075

RISKS.

Amount in force December 31, 1890.....	\$3,783,046
Amount added during the year.....	103,150
Total.....	\$3,886,196
Amount withdrawn or canceled during the year.....	1,018,611
Amount in force December 31, 1891.....	\$2,867,585

RESOURCES.

Unassessed portion of premium or deposit notes belonging to company.....	\$306 85
Cash on hand.....	270 25
Assessments of past year uncollected.....	1,758 26
Assessments of prior years uncollected (carried inside).....	\$2,360 00
Nature and amount of all other resources, viz.: due from former secretary.....	371 08
Total available resources.....	\$3,705 94

LIABILITIES.

For losses resisted.....	\$2,000 00
Due or to become due for borrowed money.....	16,502 22
Nature and amount of all other claims, viz.: office rent for year.....	96 00
Salaries of president and treasurer.....	175 00
Total liabilities.....	\$18,773 22

INCOME.

Cash premiums received during the year.....	\$22 93
Cash collected on assessments levied during the year.....	9,381 32
Cash collected on assessments levied in prior years.....	1,086 93
Cash from membership or policy fees.....	6 00
Cash income from all other sources, viz.: loans.....	31,232 14
costs.....	6 25
Total income.....	\$41,685 57
Add cash balance at close of preceding year.....	287 22
Total receipts and income.....	\$41,973 39

EXPENDITURES.

Losses paid during the year (of which \$2,461.23 occurred in prior years)	\$7,102 17
Salaries and fees paid to officers and directors (Schedule A)	1,188 09
Paid borrowed money	30,241 73
Interest on borrowed money	1,106 26
All other expenditures (Schedule B)	2,084 69
Total expenses paid during the year	<u>\$41,703 14</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$11,139 58
Rate per cent of assessment on property insured .....	.008
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited.	

LAPEER COUNTY FARMERS' MUTUAL FIRE INSURANCE
COMPANY.

OF LAPEER COUNTY.

(File No. 28.)

(Incorporated March 24, 1871.)

Doing business in the county of Lapeer.

JOHN T. RICH, *President*,C. B. KIDDER, *Secretary*.

P. O. address of Secretary, Almont.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,556
Number of increase, 249; decrease, 55; net increase during the year	194
Number of members December 31, 1891	<u>1,750</u>

RISKS.

Amount in force December 31, 1890	\$2,425,517
Amount added during the year	399,096
Total	\$2,824,613
Amount withdrawn or canceled during the year	99,965
Amount in force December 31, 1891	<u>\$2,724,628</u>

RESOURCES.

Cash on hand	\$48 00
Assessments of past year uncollected, now in hands of collector	6,261 92
Assessments of prior years uncollected (carried inside)	\$19 36
Total available resources	<u>\$6,309 92</u>

LIABILITIES.

For losses not matured.....	\$900 00
Due or to become due for borrowed money.....	5,884 90
Nature and amount of all other claims, viz.: printing, \$36.70; office rent, \$10, books and stationery, \$31.90; express, \$2.00; interest, \$175; officers, \$239.35; expense of treasurer, \$11.69; attorney fees, \$30.....	569 13
Total liabilities.....	\$6,884 03

INCOME.

Cash collected on assessments levied in prior years.....	\$2,327 51
Cash income from all other sources, accrued assessments of canceled policies.....	13 47
Total income.....	\$2,340 98
Add cash balance at close of preceding year.....	190 20
Total receipts and income.....	\$2,471 18

EXPENDITURES.

Losses paid during the year.....	\$1,907 35
Salaries and fees paid to officers and directors (Schedule A) 1890.....	196 80
All other expenditures (Schedule B) 1890.....	236 34
Paid collector, \$127.69; notes and interest, estimated, \$53.....	180 69
Total expenses paid during the year.....	\$2,423 18

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$6,261 92
Rate per cent of assessment on property insured.....	.0024
Amount of losses or expenses allowed to accumulate before an assessment is ordered: All during the year.	

LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY.

OF LIVINGSTON COUNTY.

(File No. 10.)

(Incorporated February 16, 1893.)

Doing business in the county of Livingston.

E. A. BUSH, *President*,ISAAC STOW, *Secretary*.

P. O. address of Secretary, Howell.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,423
Number of increase, 199; decrease, 193; net increase during the year.....	6
Number of members December 31, 1891.....	2,431

RISKS.

Amount in force December 31, 1890.....	\$4,556,134	
Amount added during the year.....	831,580	
Total.....		\$4,887,654
Amount withdrawn or canceled during the year.....		297,838
Amount in force December 31, 1891.....		<u>\$4,588,821</u>

RESOURCES.

Cash on hand.....	\$2,872 82
Assessments of past year uncollected.....	168 27
Total available resources.....	<u>\$2,596 09</u>

LIABILITIES.

For losses due and payable.....	\$2,225 00
Total liabilities.....	<u>\$2,225 00</u>

INCOME.

Cash premiums received during the year.....	\$290 50
Cash collected on assessments levied during the year.....	8,718 58
Cash from membership or policy fees.....	99 50
Cash income from all other sources, money borrowed at bank.....	325 00
Interest on deposits.....	11 80
Total income.....	<u>\$9,445 38</u>
Add cash balance at close of preceding year.....	1,649 05
Total receipts and income.....	<u>\$11,094 41</u>

EXPENDITURES.

Losses paid during the year (of which \$2,550.50 occurred in prior years).....	\$6,986 42
Salaries and fees paid to officers and directors (Schedule A).....	1,148 75
Paid borrowed money.....	325 90
Assessments charged off as uncollectible.....	\$292 34
All other expenditures (Schedule B).....	146 25
Total expenses paid during the year.....	<u>\$8,558 82</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$9,010 90
Rate per cent of assessment on property insured.....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

OF LANSING, MICH.

(File No. 54.)

(Incorporated August 31, 1881.)

Doing business in the State of Michigan.

GEO. W. JENKS, *President*, A. T. DAVIS, *Secretary*.

P. O. address of Secretary, Lansing.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	495
Number of increase, 108; decrease 97; net increase during the year.....	6
Number of members December 31, 1891.....	501

RISKS.

Amount in force December 31, 1890.....	\$2,416,935 14
Amount added during the year.....	849,061 00
Total.....	\$3,266,026 14
Amount withdrawn or canceled during the year.....	1,542,916 06
Amount in force December 31, 1891.....	\$1,723,110 08

RESOURCES.

Whole amount of premium or deposit notes belonging to the company.....	\$124,906 07
Unassessed portion of said notes belonging to company.....	\$124,906 07
Cash on hand.....	25,251 53
Collateral loans.....	13,500 00
Real estate.....	5,043 62
Bank stock.....	800 00
Nature and amount of all other resources, viz.: reinsurance.....	1,500 00
Premiums due.....	1,838 24
Furniture and fixtures.....	246 00
Total available resources.....	\$172,084 51

LIABILITIES.

For losses not matured.....	\$161 05
For losses resisted.....	6,000 00
Nature and amount of all other claims, viz.: losses reported estimated.....	700 00
Total liabilities.....	\$6,861 05

INCOME.

Premium or deposit notes taken during the year.....	\$44,825 10
Cash premiums received during the year.....	\$18,983 79
Cash collected on assessments levied during the year.....	32,516 02
Interest.....	1,940 64
Reinsurance.....	1,523 06
Bank stock sold.....	700 00
Bills receivable.....	6,761 53
Cash income from all other sources, rent and sundries.....	844 01
Total income.....	\$62,169 05
Add cash balance at close of preceding year.....	33,104 05
Total receipts and income.....	\$96,273 10

EXPENDITURES.

Losses paid during the year (of which \$20,023.55 occurred in prior years).....	\$52,890 54
Salaries and fees paid to officers and directors (Schedule A).....	3,060 00
All other expenditures (Schedule B).....	14,440 96
Total expenses paid during the year.....	\$71,321 52

MISCELLANEOUS.

Number of assessments made during the year.....	Two
Amount of assessments made during the year.....	\$32,516 02
Rate per cent of deposit or premium note included in assessment.....	.25

MICHIGAN MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE COMPANY.

LOCATED AT HASTINGS.

(File No. 62.)

(Incorporated April 21, 1885.)

Doing business in the State of Michigan.

S. W. MAPES, *President*,D. W. ROGERS, *Secretary*.

P. O. address of Secretary, Hastings.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	1,897
Number of increase, 158; decrease, 12; net increase during the year.....	146
Number of members December 31, 1891.....	2,043

RISKS.

Amount in force December 31, 1890.....	\$1,803,445
Amount added during the year.....	163,950
Total.....	\$1,967,395
Amount withdrawn or canceled during the year.....	12,600
Amount in force December 31, 1891.....	\$1,954,795

RESOURCES.

Cash on hand.....	\$169 45
Nature and amount of all other resources, viz: Barry and Eaton Counties Ins. Co. notes.....	1,844 08
interest.....	81 50
Total available resources.....	\$1,595 38

LIABILITIES.

Nature and amount of all other claims, viz.: due officers and expenses.....	\$152 42
Total liabilities.....	\$152 42

INCOME.

Cash collected on assessments levied during the year.....	\$162 95
Cash from membership or policy fees.....	168 00
Cash from increased or decreased insurance.....	162 95
Cash income from all other sources, viz.: Barry and Eaton Counties Ins. Co. note.....	1,000 00
interest on same.....	25 00
Total income.....	\$1,518 90
Add cash balance at close of preceding year.....	580 36
Total receipts and income.....	\$2,099 26

EXPENDITURES.

Salaries and fees paid to officers and directors (Schedule A).....	\$195 28
Paid borrowed money.....	1,344 08
All other expenditures (Schedule B).....	360 45
Total expenses paid during the year.....	\$1,929 81

MISCELLANEOUS.

Number of assessments made during the year.....	None
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

MICHIGAN MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT LANSING.

(File No. 87.)

(Incorporated August 18, 1891.)

Doing business in the counties of Ingham, Jackson and Calhoun.

J. STAHL, *President*,

CHAS. E. GARNER, *Secretary*.

P. O. address of Secretary, Lansing.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1891.....	110
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RISKS.

Amount in force December 31, 1890.....		
Amount added during the year.....	\$110,850	
Total.....		\$110,850
Amount in force December 31, 1891.....		\$110,850

RESOURCES.

Premium notes belonging to company.....		\$3,023 24
Cash on hand.....		306 32
Office furniture (carried inside).....	\$59 55	
Nature and amount of all other resources, viz.: cash premiums in due course of collection....		208 04
Total available resources.....		\$3,537 60

LIABILITIES.

None.

INCOME.

Premium or deposit notes taken during the year.....	\$3,023 24	
Cash premiums received during the year.....		\$795 98
Cash from membership or policy fees.....		99 00
Total income.....		\$394 98
Total receipts and income.....		\$394 98

EXPENDITURES.

Salaries and fees paid to officers and directors (Schedule A).....	\$136 00
Fees retained (or remitted to assured) by agent or collectors.....	35 84
All other expenditures (Schedule B).....	208 78
Total expenses paid during the year.....	\$380 62

MISCELLANEOUS.

Number of assessments made during the year.....	None
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

MONITOR FIRE INSURANCE COMPANY.

OF OAKLAND COUNTY.

(File No. 27.)

(Incorporated May 25, 1870.)

Doing business in the county of Oakland.

GEO. D. COWDIN, *President*,CHAS. E. DEWEY, *Secretary*.

P. O. address of Secretary, Four Towns.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	4,077
Number of increase, 247; decrease, 151; net decrease during the year.....	96
Number of members December 31, 1891.....	<u>4,178</u>

RISKS.

Amount in force December 31, 1890.....	\$8,915,588
Amount added during the year.....	504,650
Total.....	\$9,420,238
Amount withdrawn or canceled during the year.....	317,345
Amount in force December 31, 1891.....	<u>\$9,102,893</u>

RESOURCES.

Cash on hand.....	\$374 28
Assessments of past year uncollected.....	12,804 07
Total available resources.....	<u>\$13,178 85</u>

LIABILITIES.

For losses due and payable.....	\$11,887 49
For losses not matured.....	2,836 81
For losses resisted.....	451 00
Due or to become due for borrowed money, interest.....	813 00
Nature and amount of all other claims, viz.: printing, \$23.50; postage, \$81.00; directors' services, \$133.35; attorneys' fees, \$30.00; assessment roll, \$30.00; use of hall, \$5.00; treasurers' fees, \$192.06; for drawing papers, \$2.00; treasurer for stationery and per diem, \$11.28; expense of delegates to State association, \$13.33.....	561 57
Total liabilities.....	<u>\$16,049 87</u>

INCOME.

Cash collected on assessments levied in prior years.....	\$8,309 86
Cash from membership or policy fees.....	946 32
Cash from increased or decreased insurance.....	296 03
Cash income from all other sources, viz.: accrued assessments on policies surrendered.....	66 73
Total income.....	\$9,618 42
Add cash balance at close of preceding year.....	1 99
Total receipts and income.....	<u>\$9,620 41</u>

EXPENDITURES.

Losses paid during the year (of which \$7,095.36 occurred in prior years)	\$7,095 36
Salaries and fees paid to officers and directors (Schedule A)	1,006 80
Fees retained (or remitted to assured) by agent or collectors	622 09
Interest on borrowed money	258 38
All other expenditures (Schedule B)	222 50
Total expenses paid during the year	<u>\$9,246 13</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$12,804 07
Rate per cent of assessment on property insured .....	.00145
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of a year.	

MUTUAL CITY AND VILLAGE FIRE INSURANCE COMPANY.

OF BERRIEN, CASS AND VAN BUREN COUNTIES.

(File No. 46.)

(Incorporated November 13, 1878.)

Doing business in the counties of Berrien, Cass and Van Buren.

T. G. RIX, *President*,HENRY H. PORTER, *Secretary*.

P. O. address of Secretary, Dowagiac.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,417
Number of increase, 219; decrease, 109; net increase during the year	110
Number of members December 31, 1891	<u>1,527</u>

RISKS.

Amount in force December 31, 1890	\$1,266,112
Amount added during the year	153,415
Total	\$1,449,527
Amount withdrawn or canceled during the year	164,350
Amount in force December 31, 1891	<u>\$1,285,177</u>

RESOURCES.

Cash on hand	\$182 04
Assessments of past year uncollected	698 53
Assessments of prior years uncollected (carried inside)	\$739 82
Total available resources	<u>\$328 36</u>

LIABILITIES.

For losses not matured	\$450 00
Due or to become due for borrowed money	2,990 85
Total liabilities	<u>\$2,310 85</u>

INCOME.

Cash collected on assessments levied during the year	\$3,567 00
Cash collected on assessments levied in prior years	131 19
Cash income from all other sources, borrowed money	7,508 15
"L. J. Vail judgment"	26 13
discount on "Gardner claim"	1 23
Total income	\$16,233 70
Add cash balance at close of preceding year	696 21
Total receipts and income	\$16,929 91

EXPENDITURES.

Losses paid during the year (of which \$1,897.93 occurred in prior years)	\$7,455 49
Salaries and fees paid to officers and directors (Schedule A)	1,147 19
Paid borrowed money and interest	7,479 48
All other expenditures (Schedule B)	715 75
Total expenses paid during the year	\$16,797 89

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$9,500 00
Rate per cent of assessment on property insured—class 3 .....	.0045
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for one year.	

PATRONS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FREMONT.

(File No. 40.)

(Incorporated October 13, 1876.)

Doing business in the counties of Newaygo, Muskegon and Oceana.

LAUHLIN McCALLUM, *President*,A. O. WHITE, *Secretary*.

P. O. address of Secretary, Fremont.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	1,847
Number of increase, 193; decreased, 100; net increase during the year	98
Number of members December 31, 1891	1,940

RISKS.

Amount in force December 31, 1890	\$2,563,800
Amount added during the year	296,080
Total	\$2,859,880
Amount withdrawn or canceled during the year	131,650
Amount in force December 31, 1891	\$2,728,230

RESOURCES.

Assessments of past year uncollected	\$268 53
Assessments of prior years uncollected (carried inside)	\$50 75
Nature and amount of all other resources, viz.: safe and office furniture	150 00
Total available resources	\$418 53

LIABILITIES.

Due or to become due for borrowed money	\$1,565 75
Total liabilities	<u>\$1,565 75</u>

INCOME.

Cash premiums received during the year	\$688 24
Cash collected on assessments levied during the year	7,641 86
Cash collected on assessments levied in prior years	21 88
Cash from membership or policy fees	446 00
Cash from increased or decreased insurance	1 50
Cash income from all other sources, loans	8,565 75
Total receipts and income	<u>\$12,565 25</u>

EXPENDITURES.

Losses paid during the year (of which \$6,821.73 occurred in prior years)	\$6,321 73
Salaries and fees paid to officers and directors (Schedule A)	1,453 04
Paid borrowed money	4,239 96
Interest on borrowed money	273 37
Assessments charged off as uncollectible, (carried inside)	\$50 75
All other expenditures (Schedule B)	227 16
Total expenses paid during the year	<u>\$12,565 25</u>

MISCELLANEOUS.

Number of assessments made during the year	Two
Amount of assessments made during the year	\$7,910 41
Rate per cent of assessment on property insured .....	.008
Amount of losses or expenses allowed to accumulate before and assessment is ordered: \$2,000 to \$3,000.	

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY.

OF IONIA, CLINTON AND MONTCALM COUNTIES.

(File No. 29.)

(Incorporated March 22, 1872.)

Doing business in the counties of Ionia, Clinton and Montcalm.

HAMPTON RICH, *President*,THOS. G. STEVENSON, *Secretary*.

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	861
Number of increase, 121; decrease, 75; net increase during the year	46
Number of members December 31, 1891	<u>907</u>

RISKS.

Amount in force December 31, 1890	\$1,154,205
Amount added during the year	132,504
Total	\$1,286,709
Amount withdrawn or canceled during the year	94,615
Amount in force December 31, 1891	<u>\$1,192,094</u>

RESOURCES.

Cash on hand	\$98 60
Assessments of past year uncollected	82 21
Assessments of prior years uncollected (carried inside)	\$136 15
Total available resources	\$130 81

LIABILITIES.

For losses not matured	\$948 87
Due or to become due for borrowed money	1,472 29
Total liabilities	\$2,320 66

INCOME.

Cash premiums received during the year	\$18 97
Cash collected on assessments levied during the year	2,006 70
Cash collected on assessments levied in prior years	193 47
Cash from membership or policy fees	56 00
Cash from discounts	3 57
Cash income from loans	2,161 27
Total income	\$4,489 99
Add cash balance at close of preceding year	38 10
Total receipts and income	\$4,478 08

EXPENDITURES.

Losses paid during the year (of which \$368.05 occurred in prior years)	\$1,571 72
Salaries and fees paid to officers and directors (Schedule A)	926 80
Fees retained (or remitted) to assured by agent or collectors	39 10
Paid borrowed money	1,499 18
Interest on borrowed money	70 30
All other expenditures (Schedule B)	272 48
Total expenses paid during the year	\$4,379 48

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$2,123 61
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited.	

SAGINAW VALLEY MUTUAL FIRE INSURANCE COMPANY.

OF SAGINAW, E. S.

(File No. 85.)

(Incorporated September, 1890.)

W. C. McCLURE, *President*,W. S. EDDY, *Secretary*.

P. O. address of Secretary, Saginaw, E. S.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	545
Number of increase, 411; decrease, 550; net decrease during the year	139
Number of members December 31, 1891	406

RISKS.

Amount in force December 31, 1890.....	\$847,794 64	
Amount added during the year.....	589,686 50	
Total.....		\$1,437,481 14
Amount withdrawn or canceled during the year.....		790,369 64
Amount in force December 31, 1891.....		\$647,111 50

RESOURCES.

Whole amount of premium or deposit notes belonging to the company.....	\$60,884 40
Cash on hand.....	1,569 23
Cash premiums in due course of collection not more than three months due.....	2,052 84
Cash premiums more than three months due (carried inside).....	\$349 51
Nature and amount of all other resources, viz.: 90 shares Nat. Inspection and Map Co. stock.....	300 00
Office furniture and maps (carried inside).....	\$644 40
Due from other companies for reinsurance on losses already paid.....	2,938 13
Total available resources.....	\$66,839 65

LIABILITIES.

For losses due and payable.....	\$628 94
Amount of unearned premiums.....	8,097 00
Due or to become due for borrowed money awarded on guaranty bond.....	7,000 00
Commissions and brokerage.....	\$13 15
Due for salaries, rent, advertising and miscellaneous expense.....	\$17 65
Total liabilities.....	\$16,555 74

INCOME.

Premium or deposit notes taken during the year.....	\$37,919 10
Cash premiums received during the year.....	\$14,784 07
Cash income from all other sources, advanced on guaranty bonds.....	3,000 00
Total income.....	\$17,784 07

EXPENDITURES.

Losses paid during the year (of which \$2,616.55 occurred in prior years).....	\$10,835 40
Salaries and fees paid to officers and directors.....	4,787 49
Paid for commission and brokerage.....	1,106 77
Paid for reinsurance.....	22 76
Paid for inspections.....	1,171 31
Stock Nat. Inspection and Map Co.....	\$300 00
All other expenditures (Schedule B).....	3,349 17
Total expenses paid during the year.....	\$21,552 90

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$808,544 64	\$19,842 23
Written or renewed during the year.....	589,686 50	16,012 53
Total.....	\$1,398,231 14	\$35,854 76
Deduct expirations.....	790,369 64	21,063 96
In force at the end of the year.....	\$607,861 50	\$14,770 80
Deduct amount reinsured.....	16,500 00	1,423 20
Total.....	\$591,361 50	\$13,347 60

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$54,682 36
Losses paid from organization to date.....	19,394 13

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Fire risks taken.....	\$365,577 50
Premiums received.....	11,424 82
Losses paid.....	6,123 65
Total losses incurred during the year in the State of Michigan.....	6,953 69

SCANDINAVIAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MONTCALM AND KENT COUNTIES.

(File No. 61.)

(Incorporated August 15, 1884.)

Doing business in the counties of Montcalm and Kent.

HANS CHRISTENSEN, *President*,

C. J. NIELSEN, *Secretary*.

P. O. address of Secretary, Gowen.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	254
Number of increase, 43; decrease, 30; net increase during the year.....	13
Number of members December 31, 1891.....	267

RISKS.

Amount in force December 31, 1890.....	\$323,038
Amount added during the year.....	63,050
Total.....	\$386,088
Amount withdrawn or canceled during the year.....	36,203
Amount in force December 31, 1891.....	\$349,885

RESOURCES.

Cash on hand.....	\$1,090 74
Assessments of past year uncollected.....	8 77
Assessments of prior years uncollected (carried inside).....	\$5 97
Total available resources.....	\$1,106 51

INCOME.

Cash collected on assessments levied during the year.....	\$507 05
Cash collected on assessments levied in prior years.....	13 05
Cash from membership or policy fees.....	43 00
Cash from increased or decreased insurance.....	40 81
Cash income from all other sources, received interest.....	20 00
Total income.....	\$623 91
Add cash balance at close of preceding year.....	567 45
Total receipts and income.....	\$1,191 36

EXPENDITURES.

Losses paid during the year.....	\$5 00
Salaries and fees paid to officers and directors (Schedule A).....	30 00
Fees retained (or remitted to assured) by agent or collectors.....	25 13
All other expenditures (Schedule B).....	\$1 49
Total expenses paid during the year.....	\$61 62

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$510 85
Rate per cent of assessment on property insured.....	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not more than one loss.	

SHIAWASSEE MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT OWOSSO.

(File No. 4.)

(Re-incorporated August 15, 1891.)

Doing business in the county of Shiawassee.

H. W. BIGELOW, *President*,EZRA MASON, *Secretary*.

P. O. address of Secretary, Owosso.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	2,435
Number of increase, 224; decrease, 187; net increase during the year.....	87
Number of members December 31, 1891.....	2,522

RISKS.

Amount in force December 31, 1890.....	\$4,217,675
Amount added during the year.....	852,739
Total.....	\$5,070,414
Amount withdrawn or canceled during the year.....	680,970
Amount in force December 31, 1891.....	\$4,389,444

RESOURCES.

Cash in the hands of agents.....	\$63 63
Total available resources.....	\$63 63

LIABILITIES.

Due or to become due for borrowed money.....	\$320 72
Nature and amount of all other claims, viz.: outstanding orders.....	9 00
due agents.....	10 19
Total liabilities.....	\$339 91

INCOME.

Cash premiums received during the year.....	\$219 02
Cash collected on assessments levied during the year.....	6,302 92
Cash collected on assessments levied in prior years.....	6 70
Cash from membership or policy fees.....	238 50
Cash from increased or decreased insurance.....	153 14
Cash income from all other sources, borrowed money.....	820 72
Total income.....	\$7,240 01
Add cash balance at close of preceding year.....	2,638 07
Total receipts and income.....	\$9,878 08

EXPENDITURES.

Losses paid during the year (of which \$1,406.45 occurred in prior years).....	\$3,317 92
Salaries and fees paid to officers and directors (Schedule A).....	572 83
All other expenditures (Schedule B).....	942 89
Total expenses paid during the year.....	\$9,838 64

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$5,435 79
Rate per cent of assessment on property insured.....	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered; Assessments are made in advance of losses.....	

SOUTHERN MICHIGAN MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE COMPANY.

LOCATED AT CENTREVILLE.

(File No. 65.)

(Incorporated January 6, 1886; Public Acts of 1885, No. 6.)

Doing business in the State of Michigan.

JOHN W. HARRISON, *President*, W. H. VAN BUREN, *Secretary*.

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	153
Number of increase, 1; decrease, none; net increase during the year	1
Number of members December 31, 1891.....	156

RISKS.

Amount in force December 31, 1890.....	\$178,475
Amount added during the year.....	800
Total	\$179,275
Amount in force December 31, 1891	\$179,275

SOUTHERN WASHTENAW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT MANCHESTER.

(File No. 31.)

(Incorporated December 10, 1872.)

Doing business in the county of Washtenaw.

H. C. CALHOUN, *President*, HENRY R. PALMER, *Secretary*.

P. O. address of Secretary, River Raisin.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	272
Number of increase, 18; decrease, 6; net increase during the year	12
Number of members December 31, 1891.....	284

RISKS.

Amount in force December 31, 1890.....	\$682,825	
Amount added during the year	44,500	
Total.....		\$726,825
Amount withdrawn or canceled during the year.....		25,350
Amount in force December 31, 1891.....		<u>\$701,475</u>

RESOURCES.

Cash on hand.....	\$96 46
Assessments of past year uncollected.....	21 20
Total available resources	<u>\$97 66</u>

INCOME.

Cash premiums received during the year	\$44 50
Cash collected on assessments levied during the year	918 61
Cash from membership or policy fees	18 00
Total income.....	\$976 11
Add cash balance at close of preceding year.....	34 30
Total receipts and income.....	<u>\$1,010 41</u>

EXPENDITURES.

Losses paid during the year.....	\$818 70
Salaries and fees paid to officers and directors (Schedule A)	107 75
All other expenditures (Schedule B).....	23 50
Total expenses paid during the year.....	<u>\$943 95</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$918 61
Rate per cent of assessment on property insured.....	.0014
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

ST. JOSEPH COUNTY VILLAGE FIRE INSURANCE COMPANY.

LOCATED AT CENTREVILLE.

(File No. 23.)

(Incorporated October 12, 1868.)

Doing business in the county of St. Joseph.

THOMAS G GREEN, *President*, SAMUEL CROSS, *Secretary*.

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	1,120
Number of increase, 212; decrease, 57; net increase during the year.....	155
Number of members December 31, 1891.....	<u>1,275</u>

RISKS.

Amount in force December 31, 1890	\$1,226,738	
Amount added during the year	172,562	
Total		\$1,399,300
Amount withdrawn or canceled during the year		47,940
Amount in force December 31, 1891		<u>\$1,351,360</u>

RESOURCES.

Cash on hand	\$1 24
Total available resources	<u>\$1 24</u>

LIABILITIES.

For losses due and payable	\$184 32
Due or to become due for borrowed money	425 00
Nature and amount of all other claims, viz.: repairs of office and officers' fees	356 06
Total liabilities	<u>\$965 38</u>

INCOME.

Cash from membership or policy fees	\$232 50
Cash from increased or decreased insurance	125 00
Cash income from all other sources, canceled and surrendered policies	21 45
Total income	<u>\$379 04</u>
Add cash balance at close of preceding year	241 18
Total receipts and income	<u>\$620 22</u>

EXPENDITURES.

Losses paid during the year	\$25 89
Salaries and fees paid to officers and directors (Schedule A)	200 00
Fees retained (or remitted to assured) by agent or collectors	337 59
All other expenditures (Schedule B)	35 50
Total expenses paid during the year	<u>\$618 98</u>

MISCELLANEOUS.

Number of assessments made during the year: One for 1890 and 1891.	
Amount of assessments made during the year	\$2,029 35
Rate per cent of assessment on property insured .....	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Loss of 1 year.	

SWEDISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF OSCEOLA AND WEXFORD COUNTIES.

(File No. 68.)

(Incorporated February 21, 1887.)

Doing business in the counties of Osceola and Wexford.

JOHN CARLSON, *President*,CHARLEY CARLSON, *Secretary*.

P. O. address of Secretary, Gilbert.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	172
Number of increase, 12; decrease, 6; net increase during the year.....	6
Number of members December 31, 1891.....	<u>178</u>

RISKS.

Amount in force December 31, 1890.....	\$130,531 50
Amount added during the year.....	10,452 00
Total.....	\$141,033 50
Amount withdrawn or canceled during the year.....	3,826 00
Amount in force December 31, 1891.....	<u>\$137,207 50</u>

RESOURCES.

Cash on hand.....	\$184 81
Assessments of past year uncollected.....	99 40
Assessments of prior years uncollected.....	49 96
Total available resources.....	<u>\$334 17</u>

LIABILITIES.

Nature and amount of all other claims, viz.: one order for examining property.....	\$2 00
Total liabilities.....	<u>\$2 00</u>

INCOME.

Cash collected on assessments levied during the year.....	\$161 97
Cash collected on assessments levied in prior years.....	91 29
Cash from membership or policy fees.....	26 00
Cash from increased or decreased insurance.....	5 88
Cash income from all other sources, withdrawals.....	2 32
Total income.....	\$397 46
Add cash balance at close of preceding year.....	57 85
Total receipts and income.....	<u>\$455 31</u>

EXPENDITURES.

Losses paid during the year.....	\$4 50
Salaries and fees paid to officers and directors (Schedule A).....	35 80
Fees retained (or remitted to assured) by agent or collectors.....	31 65
All other expenditures (Schedule B).....	28 32
Total expenses paid during the year.....	<u>\$100 30</u>

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$361 37
Rate per cent of assessment on property insured.....	.002

TEUTONIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MACOMB AND WAYNE.

(File No. 36.)

(Incorporated May 4, 1875.)

Doing business in the counties of Macomb and Wayne.

JOHN HALLINER, *President*.HENRY LANCO, *Secretary*.

P. O. address of Secretary, County Treasurer's office, Detroit.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	926
Number of increase, 40; decrease, 39; net increase during the year.....	1
Number of members December 31, 1891.....	927

RISKS.

Amount in force December 31, 1890.....	\$1,137,986
Amount added during the year.....	39,695
Total.....	\$1,177,681
Amount withdrawn or canceled during the year.....	30,250
Amount in force December 31, 1891.....	\$1,147,431

RESOURCES.

Cash on hand.....	\$41 27
Assessments of prior years uncollected.....	48 33
Total available resources.....	\$89 60

LIABILITIES.

Due or to become due for borrowed money.....	\$1,300 00
Total liabilities.....	\$1,300 00

INCOME.

Cash collected on assessments levied during the year.....	\$2,051 16
Cash income from all other sources, viz.: borrowed money.....	2,375 00
Total income.....	\$4,426 16
Add cash balance at close of preceding year.....	219 79
Total receipts and income.....	\$4,645 95

EXPENDITURES.

Losses paid during the year (of which \$1,819.00 occurred in prior years)	\$1,819 00
Salaries and fees paid to officers and directors (Schedule A)	705 52
Paid borrowed money	2,025 00
Interest on borrowed money	48 66
All other expenditures (Schedule B)	8 50
Total expenses paid during the year	<u>\$4,604 68</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$2,275 97
Rate per cent of assessment on property insured .....	.002
Amount reassessed to cover deficiencies of former assessments	<u>\$224 51</u>

THREE RIVERS FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ST. JOSEPH COUNTY.

(File No. 15.)

(Incorporated April 28, 1863.)

Doing business in the counties of St. Joseph, Cass and Kalamazoo.

HIRAM WEINBERG, *President*, J. M. WETHERBEE, *Secretary*.

P. O. address of Secretary, Three Rivers.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	788
Number of increase, 84; decrease, 36; net decrease during the year	48
Number of members December 31, 1891	<u>836</u>

RISKS.

Amount in force December 31, 1890	\$1,643,251
Amount added during the year	124,418
Total	\$1,772,669
Amount withdrawn or canceled during the year	113,033
Amount in force December 31, 1891	<u>\$1,659,636</u>

RESOURCES.

Cash on hand	\$10 77
Assessments of past year uncollected	13 66
Total available resources	<u>\$24 43</u>

LIABILITIES.

For losses not matured.....	\$4,821 13
Nature and amount of all other claims, viz.: printing.....	15 00
Total liabilities.....	\$4,836 13

INCOME.

Cash collected on assessments levied during the year.....	\$1,138 60
Cash collected on assessments levied in prior years.....	1 66
Cash from membership or policy fees.....	232 97
Cash from increased or decreased insurance.....	22
Cash income from all other sources: canceled assessments.....	16 89
Total income.....	\$1,389 84

EXPENDITURES.

Losses paid during the year (of which \$831.95 occurred in prior years).....	\$831 95
Salaries and fees paid to officers and directors (Schedule A).....	371 13
All other expenditures (Schedule B).....	159 73
Total expenses paid during the year.....	\$1,362 81

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$1,152 28
Rate per cent of assessment on property insured.....	.007
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's.	

TUSCOLA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT CARO.

(File No. 79.)

(Incorporated September 10, 1889.)

Doing business in the county of Tuscola.

W. J. CAMPBELL, *President*,C. D. PETERSHANS, *Secretary*.

P. O. Address of Secretary, Caro.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890.....	469
Number of increase, 424; decrease, 11; net increase during the year.....	413
Number of members December 31, 1891.....	882

RISKS.

Amount in force December 31, 1890.....	\$372,573
Amount added during the year.....	369,931
Total.....	\$742,504
Amount withdrawn or canceled during the year.....	5,585
Amount in force December 31, 1891.....	\$736,919

RESOURCES.

Cash on hand	\$453 01
Total available resources	<u>\$453 01</u>

INCOME.

Cash premiums received during the year	\$1,116 87
Cash from membership or policy fees	424 00
Cash from increased or decreased insurance	45 53
Cash income from all other sources: transfer fees	1 75
Total income	<u>\$1,588 15</u>
Add cash balance at close of preceding year	402 40
Total receipts and income	<u>\$1,990 55</u>

EXPENDITURES.

Losses paid during the year	\$962 62
Salaries and fees paid to officers and directors (Schedule A)	215 35
Fees retained (or remitted to assured) by agent or collectors	435 68
All other expenditures (Schedule B)	234 89
Total expenses paid during the year	<u>\$1,538 54</u>

MISCELLANEOUS.

Number of assessments made during the year None
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: No definite amount.

WASHTENAW MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT ANN ARBOR.

(File No. 2.)

(Reincorporated January 6, 1890.)

Doing business in the county of Washtenaw.

JOHN F. SPAFORD, *President.*WM. E. CHILDS, *Secretary.*

P. O. address of Secretary, Ann Arbor.

(Statement of condition December 31, 1891.)

MEMBERSHIPS.

Number of members December 31, 1890	2,419
Number of increase, 148; number of decrease, 107; net increase during the year	<u>41</u>
Number of members December 31, 1891	<u>2,460</u>

RISKS.

Amount in force December 31, 1890	\$4,754,460
Amount added during the year	246,665
Total	<u>\$5,001,125</u>
Amount withdrawn or canceled during the year	115,055
Amount in force December 31, 1891	<u>\$4,786,070</u>

RESOURCES.

Cash on hand	\$140 02
Assessments of past year uncollected	16 26
Total available resources	<u>\$156 28</u>

LIABILITIES.

For losses due and payable	\$5 00
For losses not matured	15 00
Nature and amount of all other claims, viz.: stamps, printing, etc.	30 00
Total liabilities	<u>\$50 00</u>

INCOME.

Cash collected on assessments levied during the year	\$7,106 54
Cash collected on assessments levied in prior years	91 25
Cash from membership or policy fees	387 91
Cash from increased or decreased insurance	682 16
Cash income from all other sources, from surplus from old company from borrowed money from company notes	3,900 00
Total income	<u>\$12,167 86</u>
Add cash balance at close of preceding year	43 47
Total receipts and income	<u>\$12,211 83</u>

EXPENDITURES.

Losses paid during the year (of which \$2.00 occurred in prior years)	\$6,835 88
Salaries and fees paid to officers and directors (Schedule A)	947 90
Paid borrowed money	4,500 00
Interest on borrowed money	69 49
All other expenditures (Schedule B)	218 54
Total expenses paid during the year	<u>\$12,071 81</u>

MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$7,122 90
Rate per cent of assessment on property insured .....	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered	One year's

RECEIVERS' STATEMENTS

ABSTRACTS

COMPILED FROM THE STATEMENTS OF RECEIVERS OF

MUTUAL FIRE INSURANCE COMPANIES

OF THE

STATE OF MICHIGAN

MADE TO THE COMMISSIONER OF INSURANCE FOR THE YEAR ENDING
DECEMBER 31, 1891.

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF KALKASKA, MISSAUKEE AND WEXFORD COUNTIES.

(Incorporated June 16, 1886.)

Which did business in the counties of Kalkaska, Missaukee and Wexford.

WILLIAM D. TOTTEN, *Receiver*.

P. O. address, Kalkaska, Mich.

WM. E. MAGILL, *Commissioner of Insurance, Lansing, Mich.*:

SIR—As required by the statute in such cases governing, the following report is submitted in the matter of the Farmers' Mutual Fire Insurance Company of Kalkaska, Missaukee and Wexford counties, showing the condition and affairs of the receivership of said company.

Since making his last report the receiver has obtained judgment in a number of cases in the circuit court, one or two of which are still unsatisfied.

In all cases where collection can be enforced suits will be pressed in 1892, and it is confidently expected that this matter will be closed up during the year. Below is found the financial exhibit.

Cash on hand as per last report	\$135 19
Received from assessments and judgments	170 50
Total	<u>\$305 69</u>
Total expenses since last report, including clerk hire, attorney fees, court and officers' fees ..	\$79 30
Paid expenses of 1890 per last report	43 32
Paid on loans due	139 85
Cash on hand to balance	43 22
Total	<u>\$305 69</u>

All of which is respectfully submitted,

WM. D. TOTTEN, *Receiver*.

Kalkaska, Mich., December 31, 1892.

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF LAKE, OSCEOLA AND WEXFORD COUNTIES.

(Incorporated October 14, 1881.)

Which did business in Lake, Osceola and Wexford counties.

J. WIGHT GIDDINGS, *Receiver*.

P. O. address, Cadillac, Mich.

WM. E. MAGILL, *Commissioner of Insurance, Lansing, Mich.*:

SIR—As required by section 18 of act No. 82 of the session laws of 1878, the following report is submitted in the matter of the Farmers' Mutual Fire Insurance Company of Lake, Osceola and Wexford counties, showing the condition and affairs of the receivership of said company on the 31st day of December, 1891.

RECEIPTS.

Received from assessments, etc. \$884 01

EXPENDITURES.

Total expenses since last report, including court costs, clerk hire, postage, printing, traveling expenses, etc.	\$280 65	
To apply on receiver's account for services	190 15	
Total		420 80
Cash on hand		\$468 21

Since last report he has commenced fifty-one cases in the Wexford circuit court which came to trial in March term of the court.

The balance of unpaid assessments the receiver will also endeavor to close up at March term and is working as rapidly as possible to close the matter up. Respectfully submitted,

J. WIGHT GIDDINGS, Receiver.

HOME MUTUAL FIRE INSURANCE COMPANY.

OF IONIA, CLINTON AND MONTCALM COUNTIES.

(File No. 48.)

Which did business in the counties of Ionia, Clinton and Montcalm.

CLARENCE B. WARDLE, Receiver.

P. O. Address, Ionia, Mich.

WM. E. MAGILL, Commissioner of Insurance, Lansing, Mich.:

SIR—As required by section No. 18 of act No. 82 of the session laws of 1878, the following report is submitted in the matter of the Home Mutual Fire Insurance Company of Ionia, Clinton and Montcalm counties, showing the condition of affairs of the receivership of said company on the 31st day of December, 1891.

As stated in last report, the receiver had a case in the January, 1891, term of the Supreme Court, Wardle vs. Cummings. A number of members had joined together to test the matter, and comparatively nothing could be done until it was decided. The case was argued and submitted in January, but was not finally decided until July, since which time the receiver has been endeavoring to close the matter up as fast as possible, and hopes to wind up the receivership during the year.

Below is found the financial exhibit:

Cash on hand as per last report	\$10,290 56
Received from assessments and interest	1,767 69
Total	\$12,058 25
Total expenses since last report including clerk hire, postage, court, attorney and collection fees over and above taxed costs collected	963 56
By cash on hand	\$11,094 69

All of which is respectfully submitted,

CLARENCE B. WARDLE, Receiver.

THE MUTUAL FIRE INSURANCE COMPANY.

OF SANILAC, HURON AND TUSCOLA COUNTIES.

(File No. 39.)

Which did business in the counties of Sanilac, Huron and Tuscola.

ELBRIDGE F. BACON, Receiver.

P. O. address of receiver, No. 63 Moffat Block, Detroit.

Final statement made by the receiver to the circuit court for the county of Sanilac at the July term, 1891.

Balance on hand at last settlement	\$870 41
Assessments collected	68 80
Total	\$939 21

CONTRA.

Final dividend ordered by court, .35 per cent	\$704 85
Printing notices of dividend	1 50
Postage and stationery	10 00
Sheriff's fees not included in former account	13 10
Services of receiver	199 76
Total	\$933 71

Upon the above showing the court causes an order to be entered discharging the receiver, Elbridge F. Bacon from his trust.

THE MERCANTILE MUTUAL FIRE INSURANCE COMPANY.

OF SANILAC, HURON AND TUSCOLA COUNTIES.

(File No. 41.)

Which did business in the counties of Sanilac, Huron and Tuscola.

ELBRIDGE E. BACON, Receiver.

P. O. address of receiver, No. 63 Moffat block, Detroit, Mich.

Final statement made by the receiver to the circuit court for the county of Sanilac, at the July term, A. D. 1891.

Balance on hand at last settlement	\$1,444 85
Collected assessments	248 94
Sheriff's fees	9 80
Entry fees	6 00
Attorney fees	80 00
Total	\$1,788 59

CONTRA.

Final dividend ordered by court, 4¼%	\$1,132 79
Sheriff's fees not included in last account	6 00
Postage and stationery	3 00
Printing notices of final dividend	1 50
Expenses to collect judgments	15 00
Attorney fees paid E. C. Babcock	10 00
Clerk hire	15 00
Expense to Sanilac to make final account	10 50
Services as receiver	544 20
Total	<u>\$1,738 59</u>

Upon the above showing the court causes an order to be entered discharging the receiver, Elbridge F. Bacon, from his trust.

DETROIT MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT DETROIT.

(Incorporated June 18, 1887.)*

Which did business in the counties of Wayne, Washtenaw and Lenawee.

WALTER S. WALKER, Receiver.

No. 53 Buhl Block, Detroit.

WM. E. MAGILL, Commissioner of Insurance, Lansing, Mich.;

The following report is submitted in the matter of the Detroit Mutual Fire Insurance Company of Wayne, Washtenaw and Lenawee counties, showing the condition and affairs of the receivership of said company on the 31st day of December, A. D. 1891:

RECEIPTS.

Cash on hand at date of last report	\$480 59
Received from assessments, etc.	525 22
Total	<u>\$1,006 81</u>

EXPENDITURES.

Total expenses since last report including clerk hire, collector's fees, court costs, postage, stationery, railroad fare, etc., etc.	\$326 20
Drawn out by receiver to apply on account	547 99
	<u>\$876 19</u>
Cash on hand	\$122 62
Executions outstanding	551 91

The above statement (itemized) has been submitted to and approved by the court.
All of which is respectfully submitted.

WALTER S. WALKER, Receiver.

* Under Sec. 22 of act No. 82, laws of 1873.

GERMAN AMERICAN MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT DETROIT.

(Incorporated February 29, 1888.

Which did business in the counties of Wayne, Oakland and Livingston.

WALTER S. WALKER, *Receiver*.

No. 58 Buhl Block, Detroit.

WILLIAM E. MAGILL, *Commissioner of Insurance, Lansing, Mich.:*

SIR—As required by law, the following report is submitted in the matter of the German American Mutual Fire Insurance Company of Wayne, Oakland and Livingston counties, showing the condition and affairs of the receivership of the said company on the 31st day of December, A. D. 1891.

RECEIPTS.

Cash on hand at date of last report.....	\$1,499 24
Received from assessments, etc.....	705 89
Total	2,205 13

DISBURSEMENTS.

Amount paid on claims against company.....	\$1,053 93
Total expense since last report including clerk hire, collector's fees, postage, court costs, stationery, railroad fare, etc.....	\$08 66
To receiver to apply on account of services.....	547 99
Total	\$1,910 58
Cash on hand.....	\$294 55

The above itemized statement has been submitted to and approved by the court.

All of which is respectfully submitted.

WALTER S. WALKER, *Receiver*.

MUTUAL FIRE INSURANCE COMPANIES

OF

OTHER STATES.

INSURING MANUFACTURING PROPERTY EXCLUSIVELY.

* PROTECTION MUTUAL INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, CHICAGO.

(Incorporated August 31, 1887; commenced business September 1, 1887.)

GEO. W. POWELL, *President*,F. L. BELLOWS, *Secretary*.

Attorney for Michigan, JOHN WIDDICOMB, of Grand Rapids.

ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$19,000 00
Interest accrued on said mortgage loans.....		\$28 33
Value of lands mortgaged.....	\$21,100 00	
Buildings (insured for \$22,500).....	22,500 00	
Total value of mortgaged premises.....	<u>\$43,600 00</u>	
Cash in company's principal office, \$0.75; cash in bank, \$11,852.40.....		11,853 15
Gross premiums in due course of collection.....		1,992 53
Bills receivable, <i>not matured</i> , taken for fire risks.....		150 00
Due from other companies for reinsurance on losses already paid.....		540 44
Aggregate amount of all the available assets of the company.....		<u>\$38,864 47</u>

LIABILITIES.

Amount of unpaid losses.....	\$8,145 14
Amount of reserve on all outstanding risks.....	21,306 15
Due and accrued for salaries, rent, advertising, or agency expenses.....	62 50
Aggregate liabilities.....	<u>\$29,513 79</u>

INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$48,198 78
Deduct amount paid for reinsurance for rebate, abatement, and return premiums.....	5,554 23
Net amount of cash actually received for premiums.....	\$42,644 55
Interest received on bonds and mortgages.....	1,194 27
Income from all other sources, viz.: Cotton & Woolen Mfgs. Mutual Insurance Co.	108 82
Aggregate cash income.....	<u>\$43,947 64</u>

EXPENDITURES DURING THE YEAR.

Net amount paid on losses (of which \$5,440.47 belonged to prior years).....	\$15,920 88
Cash dividends actually paid.....	11,722 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	6,754 33
Paid state, national, and local taxes, in this and other states.....	204 35
All other payments, viz.: rent, \$1,100.04; miscellaneous, \$5,218.98.....	6,317 02
Aggregate cash expenditures.....	<u>\$41,009 42</u>

* Admitted and doing business in this State under act No. 121, laws of 1888.

MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$3,432,799	\$40,258 87
Written during the year	4,152,783	48,092 97
Total	\$7,585,582	\$88,349 84
Deduct expirations.....	3,954,982	45,787 04
Net amount in force December 31, 1891.....	\$3,630,640	\$42,512 80

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$191,965 82
Total amount of <i>cash</i> dividends declared since the company commenced business.....	86,324 99
Losses paid from organization to date	86,298 00
Losses incurred during the year, fire	18,625 55

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Fire risks taken.....	\$381,890 00
Premiums received	3,089 62
Losses paid	144 59
Total losses incurred during the year in the State of Michigan	144 59

MUTUAL LIVE STOCK INSURANCE COMPANIES.

ORGANIZED AND DOING BUSINESS UNDER ACT NO. 269, PUBLIC
ACTS OF 1889.

5

FARMERS AND HORSEMEN'S MUTUAL LIVE STOCK INSURANCE COMPANY.

(Incorporated March 10, 1891.)

HOME OFFICE, YPSILANTI, MICH.

DANIEL S. NAUBY, *President.*

CLARENCE B. LEMEN, *Secretary.*

INCOME DURING THE YEAR.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....

\$1,013 06

Annual dues as per contract, without any deduction whatever

2,640 00

Total paid by members

\$4,653 06

Total income.....

\$4,653 06

DISBURSEMENTS DURING THE YEAR.

Losses and claims

\$749 00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....

2,905 00

Salaries of officers.....

320 00

Medical examiners' fees, whether paid direct by members or otherwise.....

48 00

All other items, viz.: miscellaneous expenses.....

30 00

Total disbursements.....

\$3,952 00

NET OR INVESTED ASSETS.

Cash in office.....

\$701 06

Total net or invested assets, as per balance

\$701 06

LIABILITIES.

Losses adjusted, due and unpaid

\$916 00

Salaries, rents and office expenses due and accrued.....

\$92 35

Total actual liabilities

\$1,308 35

Deficiency.....

\$607 29

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet paid.....

\$1,495 49

Total due from members.....

\$1,495 49

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....

\$470 00

Total contingent mortuary liabilities.....

\$470 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year 1891.....	748	\$220,874 00
Total.....	748	\$220,874 00
Deduct number and amount which have ceased to be in force during 1891.....	23	28,874 00
Total policies or certificates in force December 31, 1891.....	725	\$172,000 00
Losses and claims on policies or certificates incurred during the year 1891.....	16	\$1,665 00

MICHIGAN MUTUAL LIVE STOCK INSURANCE COMPANY.

(Incorporated May 9, 1891.)

HOME OFFICE, CADILLAC, MICH.

FRED H. ALDRICH, *President*,FRANK WADE, *Secretary*.

INCOME DURING YEAR 1891.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, *without deduction*.....

Assessments: mortuary, \$1,028.48; expense, \$1,469.18; reserve, \$140.74.....

Medical examiners' fees paid by applicant.....

\$1,018 55

2,938 35

844 00

Total paid by members.....

Cash received from all other sources, viz.: transfer fees, \$5.00; fines, \$0.50.....

\$4,800 90

8 50

Total income..... \$4,809 40

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....

Commissions paid or allowed for collecting assessments.....

Salaries of officers.....

Medical examiners' fees, whether paid direct by members or otherwise.....

Advertising and printing.....

All other items, viz.: miscellaneous expenses.....

\$796 00

974 98

60 42

200 00

344 00

146 51

219 60

Total disbursements..... \$2,750 02

NET OR INVESTED ASSETS.

Cash in office.....

Advance assessment notes (not due).....

\$100 00

1,459 39

Total net or invested assets..... \$1,559 39

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 2).....

Losses in process of adjustment (number of claims 2).....

Losses reported (number of claims 4).....

\$375 00

150 00

285 00

Total contingent mortuary liabilities..... \$810 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Number.	Amount.
Policies or certificates written during the year 1891.....	461	\$87,900 00
Deduct number and amount which have ceased to be in force during 1891.....	72	12,170 00
Total policies or certificates in force December 31, 1891.....	389	\$54,730 00
Losses and claims on policies or certificates incurred during the year 1891.....	15	1,605 00
Losses and claims on policies or certificates paid during the year 1891.....	7	798 00
Policies or certificates terminated by death during 1891.....	15	1,605 00

MUTUAL RESERVE LIVE STOCK INSURANCE COMPANY.

(Incorporated April 24, 1890.)

HOME OFFICE, MARSHALL, MICH.

A. O. HYDE, *President*.J. A. UNDERWOOD, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 \$283 69

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$7,408 54
Assessments: mortuary, \$3,311.44; expense, \$1,889.02; reserve, \$335.60.....	5,536 06
Medical examiners' fees paid by applicant.....	1,475 00
Total paid by members.....	\$14,449 10
Total income.....	14,449 10
Total net resources.....	\$14,731 79

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$4,875 00
Advance payments returned to rejected applicants.....	15 13
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,229 50
Commissions paid or allowed for collecting assessments.....	358 53
Salaries of managers and agents not paid by commissions.....	524 08
Salaries of officers.....	674 50
Salaries and other compensation of office employees.....	510 88
Medical examiners' fees, whether paid direct by members or otherwise.....	1,475 00
Rent, \$18.50; advertising and printing, \$340.23.....	353 83
All other items, viz.: miscellaneous.....	765 43
Total disbursements.....	13,775 88
Balance.....	\$955 96

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$743 36
Cash deposits in banks on emergency or reserve fund account.....	955 96
Total net or invested assets, as per balance.....	\$1,699 32
Deduct agents' balance unsecured.....	185 84
Total net or invested assets, less depreciation.....	\$1,513 48

LIABILITIES.

Losses adjusted, due and unpaid	\$350 00	
Salaries, rents and office expenses due and accrued	256 09	
Bonus or dividend obligations	50 00	
Total actual liabilities		\$1,156 09
Balance, net assets		\$357 29

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid	\$1,593 21	
Mortuary assessments not yet called for losses unadjusted, \$5,002; resisted, \$1,775	2,904 01	
Total due from members	\$4,497 22	
Deduct estimated cost of collection	214 17	
Net amount due from members		\$4,283 05

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims 39)	\$5,002 00	
Losses resisted (number of claims 11)	1,775 00	
Total contingent mortuary liabilities		\$6,777 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Number.	Amount.
Policies or certificates in force December 31, 1890	774	\$117,247 00
Policies or certificates written during the year 1891	2,952	442,500 00
Total	3,726	\$560,047 00
Deduct number and amount which have ceased to be in force during 1891	1,185	152,591 00
Total policies or certificates in force December 31, 1891	2,591	\$407,156 00
Losses and claims on policies or certificates unpaid December 31, 1891	50	\$6,777 00
Losses and claims on policies or certificates incurred during the year 1891	99	11,652 00
Losses and claims on policies or certificates paid during the year 1891	49	\$4,875 00
Policies or certificates terminated by death during 1891	99	11,852 00
Policies or certificates terminated by lapse during 1891	1,086	141,298 00

PEOPLE'S MUTUAL LIVE STOCK INSURANCE COMPANY.

(Incorporated May 6, 1891.)

HOME OFFICE, ROOM 43, CAMPAU BUILDING, DETROIT, MICH.

CYRENIUS P. BLACK, *President*,GEO. M. McGUIRE, *Secretary*.

INCOME DURING YEAR 1891.

Gross amount of membership fees required or represented by applications, without deduction	\$6,499 20	
Total paid by members	\$6,499 20	
Rent	14 58	
Cash received from all other sources, viz.: sale of furniture	21 00	
Total income	\$6,534 78	
Total net resources		\$6,534 78

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)	\$919 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	2,633 08
Salaries of managers and agents not paid by commissions	306 00
Rent, \$128.55; advertising and printing, \$202.15	328 70
All other items, viz.: miscellaneous expenses	530 01
Total disbursements	<u>\$4,716 79</u>
Balance	<u>\$1,817 99</u>

NET OR INVESTED ASSETS.

Agents' ledger balances	\$775 77
Cash in office	146 22
Cash deposits in banks on emergency or reserve fund account	896 00
Total net or invested assets, as per balance	<u>\$1,817 99</u>
Deduct agents balances unsecured	775 77
Total admitted assets	<u>\$1,042 22</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Number.	Amount.
Policies or certificates written during the year 1891	716	\$95,974 00
Deduct number and amount which have ceased to be in force during 1891	8	919 00
Total policies or certificates in force December 31, 1891	708	<u>\$95,055 00</u>
Losses and claims on policies or certificates incurred during the year 1891	8	919 00
Losses and claims on policies or certificates paid during the year 1891	8	<u>919 00</u>

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TWENTY-SECOND
ANNUAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF MICHIGAN
YEAR ENDING DECEMBER 31, 1891.
PART II.
LIFE AND CASUALTY INSURANCE

BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1892

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TWENTY-SECOND ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE.

STATE OF MICHIGAN,
INSURANCE BUREAU,
Lansing, June 10, 1892.

HON. EDWIN B. WINANS, *Governor*:

I submit herewith Part II of the Twenty-Second Annual Report of this department, containing an exhibit of the business of life, fidelity, and casualty insurance companies, transacting other than fire and marine insurance business in the State on the 31st day of December, 1891.

The number of life companies designated regular, in contradistinction to those doing business on the cooperative assessment plan, authorized in the State at the end of the year was thirty-four, of which two were organized under the laws of the State; thirty-one of other states, and one of the Dominion of Canada.

The following is a comparative exhibit of business transacted in Michigan from 1870 to 1891 inclusive:

Comparisons of life business in Michigan from 1870 to 1891 inclusive.

Year.	No. of companies.	New policies issued.		Policies in force at end of year.		Premiums received.	Losses paid.
		Number.	Amount.	Number.	Amount.		
1870	66	10,172	\$18,421,550 00	27,597	-----	\$1,690,577 08	\$405,419 58
1871	56	10,156	17,339,265 00	29,212	\$59,498,951 00	1,824,975 30	432,190 00
1872	45	7,852	15,472,579 00	32,192	59,611,984 00	1,966,492 91	432,206 00
1873	44	7,075	15,164,597 00	29,421	61,548,167 00	1,844,262 92	512,567 90
1874	37	5,435	10,786,043 00	25,019	54,165,414 00	1,730,337 23	563,622 55
1875	35	4,685	8,647,459 00	25,291	53,460,667 00	1,668,397 28	663,729 07
1876	33	3,795	6,906,513 00	23,514	48,274,551 00	1,433,226 06	608,269 48
1877	27	3,206	5,624,971 00	20,852	42,107,982 00	1,240,363 14	469,326 34
1878	23	2,624	4,251,794 00	20,093	39,674,556 00	993,217 38	472,847 37
1879	28	2,657	4,206,075 00	20,022	38,650,797 00	1,008,964 60	536,864 23
1880	27	2,901	5,597,754 85	20,858	39,441,212 41	1,052,765 22	426,788 68
1881	26	3,542	7,725,613 00	21,782	42,762,277 00	1,218,830 76	635,987 79
1882	26	4,478	8,963,791 12	24,096	47,575,664 53	1,480,249 20	672,492 34
1883	28	4,843	10,641,252 81	26,206	52,868,856 18	1,650,997 90	661,831 56
1884	29	4,325	9,031,411 26	27,130	54,706,016 77	1,767,763 06	800,991 79
1885	29	4,219	8,997,452 25	27,868	56,910,204 44	1,766,236 03	893,455 48
1886	29	5,963	11,867,555 91	30,946	63,768,216 16	2,038,760 08	657,624 68
1887	30	5,970	12,506,699 95	33,122	69,354,562 48	2,200,040 98	826,517 92
1888	30	6,634	14,305,286 47	35,599	74,991,387 58	2,450,530 76	869,936 84
1889	32	6,622	19,693,400 25	37,734	84,185,632 88	2,912,768 66	784,800 58
1890	34	7,224	18,547,262 23	40,706	92,487,893 30	3,124,508 12	940,647 13
1891	34	*20,537	*28,235,995 04	79,782	104,913,509 77	3,503,490 68	1,174,246 45

* Including industrial policies which are not separately reported.

STATISTICAL TABLES.

• Table No. I is a general statement of the business of the regular life insurance companies transacted in the state of Michigan during the year ending Dec. 31, 1891.

Table No. II shows the assets and liabilities of the thirty-four life insurance companies doing business in this State on the 31st day of December, 1891. The total admitted assets of these companies was \$823,851,948.34, an increase over Dec. 31, 1890 of \$68,456,486.98, of which amount \$472,783.91 was of the two home companies.

The total liabilities of the same companies was \$706,967,536.02, an increase over 1890 of \$61,048,656.41 of which \$57,604,052.79 was increase in the reinsurance reserve. The increase of net surplus as to policy holders over that of 1890 is \$7,407,830.57.

Table No. III is a statement of balances of net or ledger assets, of previous year, compared with those of 1891.

Table No. IV is an exhibit of income and disbursements during the year and compared with those of previous year shows an increase in total income of \$15,541,079.76, and of disbursements of \$9,562,985.71. The total increase in premium receipts was \$14,015,269.25 of which amount \$17,646.48 is credited to the two State companies.

The increase in the amount paid for losses and matured endowments is \$4,495,851.69 of which \$37,133.51 was by Michigan companies.

Table No. V shows the number and amount of policies issued and terminated during the year, compared with the business of 1890 there is an increase in the number of policies in force of 192,576, and in amount at risk of \$325,683,542.65.

Table No. VI is a showing of the number and amount of terminated policies during the year, with the manner of termination.

Two companies, the Vermont Life, and the Provident Life and Trust Company, have been admitted since the commencement of 1892, the application statements of which are included in the body of this report.

CO-OPERATIVE OR ASSESSMENT ASSOCIATIONS OF THIS STATE.

The whole number of this class of associations organized under Michigan laws and doing business at the beginning of 1891 was six. Of these one, the Western Union of Detroit, early in the year transferred its membership to the Massachusetts Mutual Benefit Association of Boston, Mass., and retired. The others continued through the year, and filed their annual statements showing their condition on the 31st day of December last, abstracts of which herewith published furnish the necessary data from which to estimate their standing at that date.

Since the commencement of the present year, the condition of the Michigan Mutual Benefit Association of Hillsdale on account of heavy losses and decreased membership has gradually grown worse, and has at last compelled its managers to apply for the appointment of a receiver to wind up its business. This is with one exception the oldest of the assessment associations organized under State laws now doing business, having been organized in March, 1879. No complaints have ever been made so far as I am informed, of mismanagement, and its losses up to a recent date were promptly paid. It is understood that arrangements have been made for a transfer of its membership to an association of another

state and that its assets will not be sufficient to pay over fifty per cent of liabilities.

The Masonic Mutual Benefit Association of Grand Rapids, after discussing a proposition to transfer its membership to an association of another state, resolved against it, and having made some desirable changes in its plans of business, is said to be in a healthy condition. The other associations of the State reporting, are according to the annual statements, in a fairly prosperous condition. Since January 1, of the present year the Odd Fellows Mutual Benefit Association, with principal office at Lansing, has been organized under the co-operative act of 1887, and was authorized to commence business the 25th of April last.

ASSESSMENT ASSOCIATIONS OF OTHER STATES.

The number of Assessment Associations of other states authorized at the commencement of 1891 was thirty-four. During the year eight were admitted. And one, the Mercantile Accident Association of Boston, Massachusetts, did not apply for renewal of authority. Leaving the number of authorized associations January 1, 41.

Since January 1, 1892, the following named have been admitted to the State: Fidelity Mutual Aid, California; Globe Mutual Accident, Indiana; Atlas Accident, Massachusetts; Des Moines Life Association, Iowa.

The statistical tables numbered 12, 13, 14, give a general synopsis of the business transacted by this class of associations during the past year.

UNAUTHORIZED GRAVEYARD INSURANCE.

In addition to the large number of associations whose condition and plans of business are such as to warrant their being authorized under the provisions of our laws, a class of concerns incorporated by other states and doing business ostensibly as "Mutual Benefit Societies," but in reality principally for the benefit of their managers, known as "Graveyard Associations," have been, and undoubtedly are still carrying on a large business in the State. Their schemes have been so often and so thoroughly exposed, that it seems uncharitable to attribute their success in gathering in victims to ignorance on the part of our people; and it is a fair inference that their patrons come very largely from the class found in all communities calling themselves speculators, who make wagers with the managers of these concerns, who also act as stake-holders, on the probabilities of the survival for a fixed term of some venerable resident of the neighborhood, possibly a grandfather, grandmother, uncle or aunt, between the ages of seventy and one hundred years, suffering not only from the natural infirmities of age, but in many cases from acute disease, promising their speedy taking off, and a winning to the affectionate beneficiary, who watches with pathetic solicitude the failing health of the "insured" friend or relative.

The speculator or beneficiary is supplied with a magnificently illuminated certificate, calling in large gilt figures for the payment of from one to ten thousand dollars, upon proper proofs that the "insured" has passed to the "bourne from which no traveler ever returns." By the "Old Peoples Mutual Benefit Association" regularly incorporated by some of the other states of the Union, and possessed of a large supply of certificates,

duly impressed with a great seal, regularly signed by its officers and ready for sale when called for. The signature to the applications for the certificates, purporting to be signed by the "insured" are usually forgeries, either by the beneficiary himself, or the authorized soliciting agent, who not infrequently is a co-partner in the "deal," and sharing in the profits or losses of the same. And the same is true of the "medical examiners" certificate of the result of an examination which was never made.

When the grim monster has succeeded between two assessment periods in overtaking the venerable "insured," and the holder of the certificate is entitled to draw the amount "nominated in the bond," an assessment is made on the members sufficient to pay the certificate at its face value; when, after being collected, it is divided according to varying degrees of unfairness. If the "beneficiary" is in favor at headquarters, or was a joint speculator with one of the successful agents of the concern, possibly twenty-five or thirty per cent is deducted from the amount realized from the assessment and the remainder paid over to the "bereaved" beneficiary, with the understanding that he sign a receipt for full payment of the amount named in his certificate, which he very cheerfully does. But if the beneficiary happens to be some poor victim, ignorant of his or her rights, the claim is settled for by the payment of a trifling sum, and receipted for in full, the manager pocketing in most instances the difference between the amount raised by the assessment upon members and that paid to the beneficiary.

In the discharge of my official duties, I have endeavored to prevent the transaction of this disreputable business so far as possible, and have caused complaints to be made, followed by the arrest and holding for trial of parties who are believed to have for years been acting as agents, in soliciting business for the worst of this class of associations. I am also in possession of information as to other cases of the same nature, and hope to successfully prosecute the wrong doers. I desire to add that in my judgment the punishment inflicted by existing laws upon persons convicted is not commensurate with the enormity of the offense; and respectfully suggest that the legislature should prescribe more severe punishment.

FRATERNAL SOCIETIES.

The Act of 1887, providing for the incorporation of and supervision of the business, of assessment societies, excepted from its provisions, "Secret or fraternal societies, lodges, or counsels, which are or shall be, under the supervision of a grand or supreme body and secure members through the lodge system." This exception has opened the doors to a horde of so called "orders" organized as such with the purpose of evading the supervision of the insurance department; and includes many of the endowment corporations organized under statutes of other states. These concerns usually assume some "taking" name, such as the "Royal Ark," the "Golden Lion," "Golden Grail," "Mystic Seven," "North Star," etc., etc.; and with some dozen or more euphonious titled scamps as managers, start in their career of usefulness by promulgating their "plans," throwing mathematics to the dogs, and promising something for nothing to all who apply. Massachusetts has for months legalized this species of swindling, and notwithstanding the earnest protest of her insurance superintendant has continued it until the present day.

Fraternal beneficiary associations paying only death and disability

benefits and doing a legitimate, honorable business, are entitled to be regarded with favor; and in the interest of such associations I earnestly recommend an amendment to the present law, by which all associations doing an assessment life or disability business should be brought under the supervision of the insurance department.

COÖPERATIVE TABLES.

Tables Nos. X, XI and XII is a showing of business of assessment associations, life and accident. The total number of certificates in force Dec. 31, 1890, was 467,080, amounting to \$1,458,669,781, and Dec. 31, 1891, was 519,361, and amounted to \$1,670,441,633. The number in force in Michigan at above dates respectively was 11,666, amounting to \$21,246,800, and 12,225, amounting to \$25,805,500. The gross assets of the associations Dec. 31, 1891, was \$10,786,654.91, and at same date 1890, \$8,646,752.01. The gross liabilities was \$673,273.02, and on Dec. 31, 1890, \$752,980. The surplus on Dec. 31, 1891, was \$10,113,381.89, and at same date, 1890, was \$7,898,703.32.

FIDELITY AND CASUALTY INSURANCE COMPANIES.

At the commencement of the year fourteen companies, of which but one, the Standard Life and Accident, was a Michigan company, were authorized in the State. Of these, five transacted guarantee or surety business, three plate glass, two steam boiler, and four exclusively accident business, paying indemnity for loss of time or life resulting from accidents to persons, including in two cases indemnity to employers from losses by accident to employes. For statements of business transacted reference is made to the abstracts and statistical tables. During the year the New York Plate Glass Insurance Company was authorized, and also the Northwestern Live Stock Insurance Company, of Des Moines, Iowa, was admitted to the State, and are included in this classification of companies.

In the last annual report, the 21st of this department, was included the statements of the four live stock insurance companies organized and doing business on the assessment plan. The reports of these associations were this year included in Part I of this report, following mutual fire insurance companies abstracts, for the reason that in this manner they will be more liable to come to the notice of the class most likely to be interested in the business of live stock insurance.

INSURANCE LAWS.

A revision of the laws relative to insurance is, in my judgment, advisable. At present these consist of a series of enactments passed as necessity seemed to exist for the accomplishment of special objects, and often without intelligent comprehension of their purpose or operation. I simply direct attention to this important matter without suggesting any special changes, believing that the legislature may be able, with a little care, to accomplish the task of a satisfactory revision.

RECEIPTS AND EXPENSES FOR THE FISCAL YEAR ENDING JUNE 30, 1892.

Receipts.

From authorized fire insurance companies, tax	\$118,534 09
From authorized life insurance companies, tax	63,018 13
From authorized casualty companies	4,488 24
From state coöperative casualty and live stock associations, license fees	75 00
From coöperative associations of other states	1,000 00
From retaliatory charges and fees under life insurance laws ..	352 00
From labor fees	43 50
Total	\$187,510 96

Expenses.

Salary of Commissioner Wm. E. Magill	\$2,000 00
Salary of Deputy Commissioner Jas. A. McKnight	1,500 00
Salary of Chief Clerk H. D. Pugh	1,175 00
Salary of extra clerk, H. A. Miller	140 33
Salary of extra clerk, W. T. Smith	500 00
Salary of extra clerk, Marguerette Hume	166 66
Salary of extra clerk, Maud McKnight	43 33
Printing and binding Report, Part I	1,383 95
Printing part of Report, Part II	471 46
Miscellaneous printing and binding	710 62
Stationery and books	181 35
Express, \$37.28; postage, \$220	257 28
Telegrams, \$3.10; P. O. box rent, \$8	11 10
Miscellaneous expenses, traveling, etc.	110 70
Total	\$8,651 78

Respectfully,

WM. E. MAGILL,
Commissioner of Insurance.

STATISTICAL TABLES

LIFE INSURANCE

TABLE I.—*Exhibit of life insurance business in Michigan during 1891.*

Name and location.	Policies issued in Michigan in 1891.		Policies in force in Michigan in Dec., 1891.		Premiums received in Michigan during 1891.			Losses in 1891.	
	No.	Amount.	No.	Amount.	Cash.	Notes, credits, etc.	Totals.	Paid.	Incurred.
<i>Michigan companies.</i>									
Michigan Mutual, Detroit.....	534	\$1,394,508 78	3,902	\$3,157,388 46	\$334,317 33	—	\$334,317 33	\$95,708 53	\$90,357 51
Imperial, Detroit.....	270	733,000 00	533	1,607,700 00	85,707 05	—	85,707 05	13,000 00	11,000 00
<i>Companies of other states.</i>									
Ætna, Hartford, Conn.....	208	414,720 00	1,140	1,531,988 00	47,303 86	\$1,455 25	48,759 11	30,043 83	30,110 00
Berkshire, Pittsfield, Mass.....	150	362,500 00	895	1,769,709 00	43,019 53	—	43,019 53	3,115 00	3,115 00
Canada Life, Hamilton, Ontario.....	138	506,000 00	230	731,000 00	13,508 07	—	13,508 07	—	—
Commercial Alliance, New York.....	24	75,000 00	25	80,000 00	1,357 73	—	1,357 73	—	—
Connecticut General, Hartford.....	2	3,000 00	70	91,632 00	2,009 13	—	2,009 13	265 00	—
Connecticut Mutual, Hartford.....	53	100,763 00	3,153	8,079,519 00	97,759 29	—	97,759 29	153,119 00	153,119 00
Equitable Assurance, New York.....	1,264	4,390,554 00	4,123	11,764,985 00	408,745 47	—	408,745 47	73,985 00	73,985 00
Equitable Life, Des Moines.....	20	21,250 00	13	19,250 00	404 20	—	404 20	—	—
Germania, New York.....	25	51,000 00	231	339,397 00	14,159 61	—	14,159 61	11,459 33	11,326 33
Hartford Life and Annuity, Hartford.....	—	—	7	6,800 00	57 55	29 83	87 38	—	—
Home, Brooklyn.....	330	515,720 00	1,559	3,515,676 00	115,293 43	4,234 92	119,577 35	32,972 37	29,972 37
John Hancock, Boston.....	23	60,203 00	194	331,532 00	13,031 57	139 10	13,270 67	1,200 00	1,200 00
Manhattan, New York.....	53	204,350 00	253	613,473 00	16,779 27	—	16,779 27	4,000 00	4,000 00
Massachusetts Mutual, Springfield.....	163	414,334 00	602	1,533,464 00	43,569 31	6,913 71	55,433 02	13,070 00	11,070 00
Metropolitan, New York.....	—	—	224,743	2,795,501 00	108,723 52	—	108,723 52	35,354 87	35,354 87
Mutual, New York.....	1,023	2,566,032 00	5,475	12,290,359 00	433,275 16	—	433,275 16	154,397 00	154,397 00
Mutual Benefit, Newark.....	232	733,792 00	2,414	6,054,775 00	200,108 94	—	200,108 94	135,636 00	130,636 00

National, Montpelier.....	308	678,500 00	794	1,838,350 00	75,326 44	-----	75,326 44	10,000 00	10,000 00
New England, Boston.....	63	153,833 00	465	994,035 00	19,782 09	8,138 00	27,915 09	8,069 00	2,553 00
New York Life, New York.....	439	1,723,620 00	3,793	10,245,534 00	385,381 42	-----	385,381 42	117,183 83	119,643 12
Northwestern, Milwaukee.....	1,384	2,650,371 00	6,315	12,499,624 00	465,946 10	2,517 78	469,463 83	180,502 83	148,081 33
Pacific (Life) San Francisco.....	25	38,600 00	67	104,970 00	3,708 85	-----	3,708 85	-----	-----
Penn., Philadelphia.....	256	638,000 00	1,476	3,311,450 00	125,237 61	467 91	125,725 52	18,108 00	18,108 00
Phoenix, Hartford.....	414	718,332 00	815	1,204,355 00	24,804 17	2,745 20	27,549 37	18,375 00	15,875 00
Provident Savings, New York.....	94	241,500 00	341	1,502,000 00	27,159 10	-----	27,159 10	10,000 00	10,000 00
Prudential, Newark.....	12,074	1,479,017 00	610,880	1,480,706 00	51,894 95	-----	51,394 95	8,179 07	8,179 07
State Mutual, Worcester.....	196	342,240 00	521	1,173,906 00	43,751 19	-----	43,751 19	4,000 00	4,000 00
Travelers' (Life) Hartford.....	111	462,833 00	885	2,193,894 00	56,215 86	-----	56,215 86	7,090 00	10,080 00
Union Central, Cincinnati.....	308	513,817 00	685	1,152,066 00	36,577 80	-----	36,577 80	16,580 00	6,580 00
Union Mutual, Portland.....	154	328,845 26	646	1,253,779 31	38,061 52	98 00	38,149 52	6,572 16	5,474 90
United States, New York.....	108	302,350 00	465	1,270,955 00	83,523 26	-----	38,522 25	2,000 00	2,000 00
Washington, New York.....	230	365,043 00	1,925	2,741,318 00	113,363 02	-----	112,363 02	45,317 15	45,554 15
Totals.....	20,837	\$23,288,995 04	79,732	\$104,913,509 77	\$3,476,600 98	\$28,389 65	\$3,503,490 63	\$1,174,246 45	\$1,142,235 64

a Of which \$24,715 are industrial policies. Amount, \$3,765,890.

b The business of this company in Michigan is largely industrial.

TABLE II.—General balance of assets

Name and location.	Assets.		
	Net or ledger assets. Dec. 31, 1891.	Other assets.	Total assets. Dec. 31, 1891.
<i>Michigan companies.</i>			
Michigan Mutual, Detroit.....	\$3,189,899 06	\$328,827 92	\$3,468,726 98
Imperial, Detroit.....	180,848 63	32,796 59	213,645 22
<i>Companies of other states.</i>			
Etna, Hartford, Conn.....	35,909,577 49	1,487,660 56	37,397,238 05
Berkshire, Pittsfield, Mass.....	4,576,567 66	218,789 79	5,095,857 45
Canada Life, Hamilton, Ont.....	11,553,106 53	455,066 27	12,043,192 80
Commercial Alliance, N. Y.....	194,554 31	215,364 19	409,918 50
Connecticut General, Hartford.....	2,044,144 11	133,354 98	2,177,498 99
Connecticut Mutual, Hartford.....	58,207,794 88	1,530,685 07	59,738,479 95
Equitable Assurance, N. Y.....	130,670,433 35	5,060,826 74	135,731,260 09
Equitable Life, Des Moines.....	797,569 49	47,594 23	845,163 72
Germania, N. Y.....	15,891,777 91	781,965 41	16,673,743 32
Hartford Life & Annuity, Hartford.....	573,911 89	5,152 06	579,063 95
Home, Brooklyn.....	7,214,933 44	439,244 60	7,654,178 04
John Hancock, Boston.....	4,218,418 03	167,448 22	4,385,866 25
Manhattan, New York.....	12,201,132 59	748,777 13	12,949,909 72
Massachusetts Mutual, Springfield, Mass.....	11,824,183 26	915,395 90	12,739,579 16
Metropolitan, N. Y.....	13,442,074 70	184,873 51	13,626,948 21
Mutual, N. Y.....	151,770,232 30	7,043,296 46	158,813,528 76
Mutual Benefit, Newark.....	47,838,279 44	1,591,986 61	49,430,273 05
National, Montpelier.....	7,103,542 21	522,238 55	7,625,780 76
New England, Boston.....	20,702,344 87	1,316,482 06	22,018,826 93
New York Life, New York.....	118,849,989 78	7,390,393 53	126,240,383 31
Northwestern, Milwaukee.....	46,915,542 04	1,911,213 41	48,826,755 45
Pacific (Life) San Francisco.....	2,157,731 21	228,311 48	2,386,042 69
Penn, Philadelphia.....	17,646,877 81	904,510 49	18,551,388 30
Phoenix, Hartford.....	9,704,909 16	328,666 48	10,033,575 64
Provident Savings, N. Y.....	882,638 00	202,153 27	1,084,791 27
Prudential, Newark.....	6,787,278 06	213,393 01	6,950,671 07
State Mutual, Worcester.....	6,861,468 39	312,169 23	7,193,637 62
Travelers (Life) Hartford.....	11,176,028 41	399,301 75	11,575,330 16
Union Central, Cincinnati.....	7,467,137 07	536,684 97	8,003,822 04
Union Mutual, Portland, Me.....	6,079,398 17	221,612 01	6,301,010 18
United States, N. Y.....	6,335,154 67	402,883 60	6,737,968 27
Washington, N. Y.....	10,964,384 80	495,253 98	11,459,638 78
Totals.....	\$791,155,808 72	\$36,804,385 98	\$827,960,194 70

and liabilities, December, 1891.

Assets.		Liabilities.				
Deduct items not admitted.	Total Admitted Assets.	Net reserve based upon Am. experience tables, 4% per cent, unless otherwise noted.	Claims for death losses and matured endowments.	Other liabilities.	Total liabilities.	Surplus as regards policy-holders.
	\$3,468,726 98	\$2,976,778 00	\$18,209 26	\$420 92	\$2,996,408 18	\$473,318 80
\$13,896 65	199,741 57	54,087 00	25,500 00		79,587 00	120,154 57
4,151 54	37,393,086 51	29,013,417 00	251,324 00	302,406 48	29,567,147 48	7,825,939 03
17,286 24	5,078,071 21	* 4,494,277 00	38,832 13	13,518 25	4,546,627 48	581,443 73
7,706 85	12,085,485 95	10,319,585 89	47,018 00	22,628 47	10,289,242 36	1,746,243 59
115,753 50	294,135 00	151,292 00	85,000 00		236,292 00	57,873 00
	2,177,498 99	* 1,635,617 00	38,679 88	1,518 76	1,670,815 64	506,683 35
* 9,934 02	59,728,545 98	* 52,235,485 00	111,510 25	802,501 89	53,149,497 14	6,579,048 79
2,499,475 51	138,281,784 58	*107,328,951 00	621,948 82	1,900,139 00	109,851,038 82	28,380,750 76
17,713 47	827,430 25	544,366 00			544,366 00	283,064 25
	16,678,743 32	* 15,830,144 00	106,047 90	98,252 17	15,534,444 07	1,139,299 25
	579,063 95	* 336,702 00	802 45		337,004 45	242,059 50
	7,654,178 04	5,729,843 00	10,478 00	16,070 57	5,756,886 57	1,897,791 47
4,274 88	4,381,591 87	* 3,973,580 00	6,724 67	58,006 44	4,083,311 11	848,280 26
79,700 25	12,870,209 47	10,848,125 00	179,988 00	65,707 06	11,098,815 06	1,776,394 41
	12,239,529 16	* 11,101,527 00	62,228 50	73,081 75	11,236,887 25	1,002,691 91
	13,626,948 21	* 9,852,523 00	82,187 59	1,153,404 44	10,538,115 03	3,088,838 13
639,234 19	153,124,244 57	137,781,230 00	472,818 45	156,542 07	138,410,535 52	19,713,659 05
5,449 35	43,924,828 70	42,390,848 00	162,216 94	245,967 06	42,799,017 00	6,125,811 70
	7,625,780 76	5,980,270 32	7,000 00	390,413 81	6,267,684 13	1,358,096 63
	22,018,826 95	* 19,582,556 88	161,968 00	88,465 84	19,882,985 22	2,185,841 73
293,592 50	125,947,290 81	*106,439,235 00	1,279,222 08	1,067,810 44	110,806,267 50	15,141,023 31
17,875 75	48,806,879 70	* 40,488,881 00	194,086 90	252,547 00	40,984,964 90	7,873,914 80
27,328 40	2,358,714 29	2,046,869 00	25,528 00		2,072,397 00	286,317 29
	13,551,388 80	* 15,871,969 00	95,292 00	81,087 17	16,048,348 17	2,503,040 13
	10,063,575 64	8,231,387 00	98,398 00	596,886 08	8,916,671 08	1,116,904 56
51,129 19	1,083,662 08	352,009 00	79,519 67		481,528 67	602,133 41
60,996 75	6,889,674 32	4,879,050 00	2,097 26		4,881,147 26	2,008,527 06
	7,193,637 62	* 6,240,805 16	27,505 00		6,268,310 16	925,327 46
68,826 84	11,506,503 32	9,314,443 00	85,242 10	5,000 00	9,354,685 10	2,151,818 22
123,863 21	7,879,958 83	6,626,762 00	20,554 00	149,769 77	6,797,085 77	1,082,873 06
3,455 27	6,297,554 91	5,480,000 00	94,659 29	13,816 14	5,588,275 43	709,279 48
	6,787,938 27	5,625,236 00	61,830 00	14,444 23	5,701,510 22	1,086,478 05
	11,459,688 78	10,328,386 00	49,754 58	13,001 67	10,391,142 25	1,068,496 53
\$4,111,696 36	\$828,851,948 34	\$694,985,731 75	\$1,493,596 70	\$7,483,207 87	\$706,967,586 02	\$116,884,412 32

*Actuaries—table with 4 per cent interest.

TABLE III.—Balance of net or ledger assets December 31, 1891, compiled from the statements of life insurance companies doing business in Michigan.

[For character of investments composing net balances—as indicated in column No. 5—see detailed statements.]

Name and location.	1.	2.	3.	4.	5.	6.	7.
Cash capital.	Net or ledger assets, Dec. 31, 1890.	Add income during 1891.	Total assets of 1890 and income of 1891.	Deduct disbursements during 1891.	Balance of net or ledger assets Dec. 31, 1891.	Depreciation of ledger assets as estimated by the company.	Ledger assets less estimated depreciation.
<i>Michigan companies.</i>							
Michigan Mutual, Detroit	\$250,000 00	\$1,049,653 40	\$3,783,341 60	\$642,442 54	\$3,139,899 06	—	\$3,139,899 06
Imperial, Detroit	118,000 00	179,545 65	353,266 13	171,422 49	180,843 63	—	180,843 63
<i>Companies of other states.</i>							
Zetna, Hartford, Conn.	1,250,000 00	6,208,974 79	40,704,350 00	4,795,272 51	35,909,077 49	—	35,909,077 49
Berkshire, Pittsfield, Mass.	25,500 00	1,399,955 40	5,911,985 32	1,038,900 59	4,873,084 73	\$1,467 07	4,873,587 66
Canada Life, Hamilton, Ontario	125,000 00	2,209,344 90	12,733,915 38	1,218,101 95	11,565,813 38	—	11,565,813 38
Commercial Alliance, New York	200,000 00	442,038 07	700,119 29	505,554 98	194,564 31	—	194,564 31
Connecticut General, Hartford	150,000 00	898,650 41	2,387,720 81	287,080 78	2,100,640 03	56,495 92	2,044,144 11
Connecticut Mutual, Hartford	57,289,094 04	7,304,479 00	65,093,573 04	6,885,778 16	53,207,794 88	—	53,207,794 88
Equitable Assurance, New York	100,000 00	39,054,943 85	153,687,518 48	22,967,055 19	130,670,463 35	—	130,670,463 35
Equitable Life, Des Moines	100,000 00	178,963 36	915,064 96	117,485 47	797,589 49	—	797,589 49
Germania, New York	200,000 00	3,437,748 25	18,413,511 63	2,521,733 71	15,891,777 91	—	15,891,777 91
Hartford Life and Annuity, Hartford	250,000 00	610,688 87	643,214 84	61,710 70	581,503 64	7,591 75	573,911 89
Home, Brooklyn	125,000 00	3,535,519 45	8,893,294 95	1,148,361 51	7,744,933 44	—	7,744,933 44
John Hancock, Boston	100,000 00	2,572,368 86	6,897,887 84	2,179,469 81	4,718,418 03	—	4,718,418 08
Manhattan, New York	100,000 00	2,687,440 55	14,456,823 40	2,255,960 81	12,201,132 59	—	12,201,132 59
Massachusetts Mutual, Springfield	10,457,662 09	2,915,514 11	19,378,176 80	2,049,043 54	11,324,133 26	—	11,324,133 26
Metropolitan, New York	10,668,734 30	11,422,498 65	35,130,280 98	8,660,015 68	13,460,212 30	13,187 60	13,447,074 70
Mutual, New York	140,242,536 95	87,634,784 53	177,877,271 49	28,107,089 19	151,770,232 30	—	151,770,232 30

Mutual Benefit, Newark	45,523,028 07	8,940,619 20	64,476,637 27	7,136,377 83	47,339,279 44	47,339,279 44
National, Montpelier	6,437,115 86	2,218,360 85	8,655,476 71	1,551,934 50	7,103,542 21	7,103,542 21
New England, Boston	19,837,178 25	4,028,226 49	23,865,404 74	3,160,759 87	20,704,644 87	20,704,644 87
New York Life, New York	106,453,884 70	31,854,194 96	138,308,079 66	19,453,089 90	118,849,989 76	118,849,989 76
Northwestern, Milwaukee	40,780,211 89	12,544,697 71	53,324,909 60	6,400,397 56	46,915,512 04	46,915,512 04
Pacific (Life), San Francisco	2,026,375 13	920,359 06	2,946,734 21	768,008 00	2,157,731 21	2,157,731 21
Peun, Philadelphia	15,963,323 72	5,001,508 84	20,964,832 06	3,266,959 25	17,646,877 81	17,646,877 81
Phoenix, Hartford	9,666,384 77	1,839,234 49	11,504,599 26	1,320,690 10	9,704,909 16	9,704,909 16
Provident Savings, New York	749,601 69	1,640,468 84	2,390,070 03	1,498,327 08	896,743 00	896,743 00
Prudential, Newark	4,961,554 63	6,703,031 68	11,664,586 25	4,947,908 19	6,737,278 06	6,737,278 06
State Mutual, Worcester	6,138,983 68	1,911,530 91	8,050,464 59	1,166,996 20	6,881,468 39	6,881,468 39
Travelers' (Life), Hartford	10,757,853 74	2,861,994 32	13,619,848 06	1,362,087 55	11,767,260 51	11,767,260 51
Union Central, Cincinnati	6,108,968 43	2,772,860 77	8,908,849 20	1,500,961 78	7,467,887 42	7,467,887 42
Union Mutual, Portland, Me.	5,996,751 36	1,118,722 14	7,115,473 50	1,039,075 83	6,079,398 17	6,079,398 17
United States, New York	6,106,781 62	1,452,434 60	7,559,166 12	1,224,011 45	6,335,154 67	6,335,154 67
Washington, New York	10,224,637 06	2,694,435 74	12,919,072 80	2,014,688 00	10,904,384 80	10,904,384 80
Total	\$724,389,591 02	\$208,647,841 43	\$933,237,735 45	\$141,391,440 09	\$791,846,295 36	\$791,846,295 36

TABLE IV.—Comparison of

Name and location.	Income, 1891.		
	Premiums less amount paid for reinsurance.	Interest and rents.	From all other sources.
<i>Michigan companies.</i>			
Michigan Mutual, Detroit	\$369,963 14	\$179,689 26	-----
Imperial, Detroit.....	117,452 86	7,608 26	\$54,484 53
<i>Companies of other states.</i>			
Aetna, Hartford, Conn.	4,301,508 73	1,902,471 06	-----
Berkshire, Pittsfield, Mass.....	1,160,807 04	239,148 36	-----
Canada Life, Hamilton, Ontario.....	1,618,713 30	590,631 60	-----
Commercial Alliance, New York.....	431,551 77	7,596 35	2,869 95
Connecticut General, Hartford.....	292,808 11	103,847 30	-----
Connecticut Mutual, Hartford	4,504,814 55	3,299,664 45	-----
Equitable Assurance, New York.....	38,126,349 56	5,928,594 29	-----
Equitable Life, Des Moines.....	122,175 88	51,777 48	-----
Germania, New York.....	2,627,829 48	808,150 10	1,768 66
Hartford Life and Annuity, Hartford.....	4,821 74	27,700 68	28 10
Home, Brooklyn.....	1,206,214 96	423,231 16	-----
John Hancock, Boston.....	2,837,701 13	134,667 23	-----
Manhattan, New York	2,080,261 80	607,178 78	-----
Massachusetts Mutual, Springfield.....	2,356,916 14	558,305 47	202 50
Metropolitan, New York.....	10,530,373 38	593,123 30	-----
Mutual, New York.....	80,062,317 87	7,542,416 66	-----
Mutual Benefit, Newark	6,441,001 20	2,499,618 00	-----
National, Montpelier.	1,577,678 23	340,682 62	-----
New England, Boston.....	2,926,245 11	1,045,199 26	54,482 12
New York Life, New York.....	26,256,275 40	5,548,727 06	49,192 50
Northwestern, Milwaukee	10,117,944 20	2,426,753 51	-----
Pacific (Life) San Francisco.....	791,806 27	137,552 81	-----
Penn, Philadelphia	4,074,593 19	926,915 15	-----
Phoenix, Hartford.....	753,591 31.	580,673 18	-----
Provident Savings, New York.....	1,612,593 33	27,875 01	-----
Prudential, Newark.....	6,413,282 66	290,348 97	-----
State Mutual, Worcester.....	1,591,242 60	320,298 31	-----
Travelers' (Life) Hartford.....	1,666,925 13	595,069 19	-----
Union Central, Cincinnati.....	2,347,761 80	425,098 97	-----
Union Mutual, Portland.....	909,375 28	277,128 97	32,217 79
United States, New York	1,087,461 46	302,166 36	62,308 66
Washington, New York.....	2,150,808 73	538,632 01	-----
Totals	\$169,056,153 44	\$39,333,621 16	\$258,067 88

income and disbursements.

Income, 1891.		Disbursements, 1891.				
Total income.	Death losses and matured endowments.	Dividends and other disbursements.	Total payments to policy-holders.	Dividends to stock-holders.	Expenses of management.	Total disbursements.
\$1,049,652 40	\$263,349 06	\$74,862 84	\$338,211 90	\$25,000 00	\$279,230 64	\$642,442 54
179,545 65	96,189 42	11,440 54	107,629 95	-----	63,792 53	171,422 49
6,208,974 79	2,738,351 68	1,016,546 08	3,754,897 71	125,000 00	915,374 80	4,795,272 51
1,399,955 40	372,399 00	392,629 94	764,968 94	1,785 00	267,146 65	1,033,900 59
2,209,344 90	592,865 74	313,285 69	906,151 43	25,000 00	286,950 52	1,218,101 95
442,088 07	216,969 65	40,757 80	257,727 45	-----	247,837 58	505,564 98
386,650 41	140,681 95	49,072 32	189,704 27	12,000 00	85,376 51	287,080 78
7,804,479 00	4,126,317 24	1,639,063 78	5,815,871 02	-----	1,070,407 14	6,885,778 16
39,054,943 85	9,843,716 84	4,944,979 53	14,798,696 37	7,000 00	8,166,838 76	22,967,065 13
173,958 36	33,701 67	27,008 97	65,710 64	6,000 00	45,774 38	117,485 47
3,437,748 26	1,399,150 11	472,983 11	1,862,088 22	24,000 00	635,650 49	2,521,733 71
32,545 47	14,540 65	33,499 05	43,039 70	-----	13,671 00	61,710 70
1,629,446 12	507,496 28	239,182 55	796,618 83	15,000 00	386,742 68	1,143,361 51
2,572,368 86	976,042 26	127,896 43	1,108,908 74	-----	1,075,561 07	2,179,469 81
2,637,440 58	1,074,568 10	515,901 81	1,590,469 91	16,000 00	649,230 90	2,255,690 81
2,915,514 11	844,375 02	519,512 83	1,364,387 85	-----	684,655 69	2,049,043 54
11,423,496 68	4,413,420 75	49,540 04	4,462,960 79	126,000 00	4,071,067 89	8,660,018 63
37,634,734 53	10,912,877 46	7,842,334 40	18,755,711 86	-----	7,351,327 38	26,107,039 19
8,940,619 20	3,423,564 14	2,389,943 77	5,813,307 91	-----	1,325,089 92	7,138,377 88
2,218,360 85	565,496 62	833,304 04	943,700 66	-----	603,233 84	1,551,934 50
4,025,926 49	1,640,978 00	932,375 36	2,573,353 36	-----	536,906 51	3,160,759 87
31,854,194 98	7,154,415 81	5,517,075 07	12,671,490 88	-----	6,786,599 02	19,458,089 90
12,544,697 71	2,786,736 29	1,374,307 11	4,161,043 40	-----	2,248,324 16	6,409,367 56
929,359 08	341,009 60	148,718 40	489,728 00	10,000 00	298,275 00	798,003 00
5,001,506 84	1,332,917 31	979,125 66	2,312,042 97	-----	974,916 28	3,236,959 25
1,339,264 49	792,372 07	173,841 77	966,213 84	-----	363,476 26	1,329,690 10
1,640,468 34	769,459 40	335,950 72	1,105,410 12	6,977 60	280,689 81	1,438,327 08
6,703,681 63	2,079,669 36	25,638 20	2,105,302 56	83,720 00	2,758,885 63	4,947,908 19
1,911,580 91	443,748 54	369,605 01	813,353 55	-----	355,642 65	1,168,996 20
2,261,994 32	669,983 94	124,602 11	784,541 05	96,000 00	431,546 50	1,362,067 55
2,772,860 77	370,605 20	389,204 32	759,809 52	10,000 00	731,152 26	1,500,961 75
1,113,722 14	612,177 90	80,721 74	692,899 64	-----	346,175 69	1,039,075 33
1,452,434 50	638,876 55	102,241 11	742,117 66	30,300 00	451,093 79	1,224,011 45
2,684,436 74	967,243 55	479,751 90	1,447,000 45	8,750 00	558,937 55	2,014,638 00
\$306,647,341 43	\$63,097,357 16	\$32,217,709 00	\$95,315,068 16	\$529,082 60	\$45,447,341 33	\$141,391,440 09

TABLE V.—Comparison of policies and amount of risks December 31, 1890 and 1891.

Name and location.	Policies, 1890.		Policies, 1891.		Increased and terminated during 1891.				Net Increase or (-) decrease.	
	No. in force.	Amount at risk December 31.	No. in force.	Amount at risk December 31.	Policies, 1891.		Amount at risk.			
					Issued.	Termi- nated.	Increase.			
							Decrease.			
Organized.										
Michigan companies.										
Michigan Mutual, Detroit.....	12,145	\$22,822,713 00	13,985	\$26,293,347 42	3,507	1,067	\$7,174,331 56	\$3,489,126 84	\$3,685,704 72	
Imperial, Detroit.....	3,627	12,463,100 00	1,538	4,388,300 00	639	2,798	2,074,000 00	4,588,300 00	-2,514,300 00	
Companies of other states.										
Ætna, Hartford, Conn.....	74,014	117,656,381 94	77,766	124,997,217 94	12,169	8,417	23,370,242 00	16,119,406 00	7,250,886 90	
Berkshire, Pittsfield, Mass.....	11,690	28,374,563 00	12,521	30,163,324 00	2,972	2,131	7,332,018 00	4,807,447 00	2,424,571 00	
Canada Life, Hamilton, Ontario.....	25,667	54,036,801 26	26,484	56,218,318 08	2,614	1,797	6,223,304 08	4,091,787 31	2,131,516 77	
Commercial Alliance, New York.....	4,727	17,174,000 00	6,157	19,372,300 00	3,065	1,685	7,390,300 00	5,161,900 00	2,698,900 00	
Connecticut General, Hartford.....	6,760	8,363,154 64	7,302	9,333,410 64	1,578	1,036	1,826,390 00	1,356,104 00	470,286 00	
Connecticut Mutual, Hartford.....	64,147	153,234,742 00	64,794	155,043,055 00	4,290	8,643	11,313,087 00	10,004,774 00	1,806,313 00	
Equitable Assurance, New York.....	197,825	720,662,473 00	230,424	804,394,557 00	69,396	36,796	233,118,331 00	145,886,247 00	84,232,064 00	
Equitable Life, Des Moines.....	2,234	3,155,690 00	2,676	3,870,942 00	644	202	1,074,764 00	389,512 00	715,252 00	
*Germania, New York.....	32,591	57,322,242 00	34,413	60,904,913 00	5,249	8,427	10,522,714 00	7,015,591 00	3,545,698 00	
Hartford Life and Annuity, Hartford.....	533	781,662 00	497	673,324 00	-----	58	-----	54,427 00	-54,427 00	
Home, Brooklyn.....	14,532	29,027,638 33	16,198	32,161,776 33	4,156	2,490	8,688,580 00	5,554,691 71	3,134,138 29	
*John Hancock, Boston.....	5,575	10,081,231 00	5,896	10,592,230 00	1,028	707	1,918,296 00	1,357,277 00	560,989 00	
Manhattan, New York.....	19,466	54,500,754 38	21,718	59,077,628 69	6,419	4,167	15,944,311 98	11,267,987 64	4,576,874 34	
Massachusetts Mutual, Springfield.....	22,706	63,290,789 00	25,010	69,357,665 00	5,739	3,435	17,411,636 00	11,174,760 00	6,286,876 00	
*Metropolitan, New York.....	3,297	3,922,486 00	3,153	3,767,893 00	178	812	193,511 00	348,115 00	-154,604 00	
Mutual, New York.....	205,564	688,041,180 00	224,515	695,434,183 00	53,239	33,968	172,708,868 00	115,265,890 00	57,442,978 00	
Mutual Benefit, Newark.....	65,154	172,840,944 00	69,440	183,210,348 00	10,612	6,416	27,144,418 00	16,814,429 00	10,330,369 00	

National, Montpelier.....	1848	21,604	46,383,301 00	23,303	51,369,848 00	5,992	3,993	14,714,421 00	9,707,374 00	5,007,047 00
New England, Boston.....	1835	28,619	84,064,800 00	29,839	87,356,297 00	3,532	2,872	10,874,971 00	7,543,483 00	3,381,488 00
New York Life, New York.....	1841	175,469	566,388,726 00	108,453	614,824,718 00	52,746	32,763	153,664,982 00	107,178,986 00	45,485,987 00
Northwestern, Milwaukee.....	1857	98,525	238,908,807 00	113,528	275,674,753 00	26,436	11,433	68,556,597 00	31,790,661 00	36,765,946 00
a Pacific (Life) San Francisco.....	1867	4,326	11,719,286 00	4,884	13,539,840 00	1,223	925	3,389,538 00	2,538,735 00	891,778 00
Penn, Philadelphia.....	1847	38,345	90,278,701 00	39,723	108,753,531 00	3,993	4,606	26,713,781 00	12,237,961 00	13,474,820 00
Phoenix, Hartford.....	1851	17,414	25,064,986 00	18,369	27,102,426 00	2,897	1,942	5,278,998 00	3,241,504 00	2,027,432 00
Provident Savings, New York.....	1875	17,217	66,131,509 00	18,992	69,676,446 00	5,138	3,303	16,200,605 00	11,655,668 00	4,544,987 00
*Prudential, Newark.....	1873	3,272	4,079,156 00	5,677	6,801,485 00	3,897	1,423	4,445,161 00	1,726,398 00	2,718,263 00
State Mutual, Worcester.....	1844	12,380	38,017,981 00	13,691	39,176,925 00	2,577	1,266	7,689,996 00	8,481,892 00	4,157,974 00
Travelers' (Life) Hartford.....	1863	24,544	53,558,320 00	26,392	61,809,064 00	4,732	2,894	17,181,671 00	8,890,827 00	8,280,844 00
Union Central, Cincinnati.....	1867	29,615	50,665,701 00	34,478	57,266,171 00	12,068	7,206	21,298,204 00	14,067,734 00	7,200,470 00
Union Mutual, Portland.....	1848	15,223	28,218,753 54	16,412	30,649,490 56	3,941	2,162	6,904,391 00	4,478,624 32	2,439,786 68
United States, New York.....	1860	15,468	36,323,163 00	17,064	41,164,116 00	4,784	3,209	14,550,009 00	9,710,368 00	4,841,963 00
Washington, New York.....	1860	22,084	43,397,326 00	23,609	50,596,632 00	5,857	4,062	11,769,691 00	9,530,806 00	2,198,984 00
Totals.....		1,291,594	\$3,554,680,931 06	1,494,170	\$6,880,864,463 61*	\$31,266	198,708	\$637,313,038 62	\$605,534,471 32	\$337,277,368 80

* Does not include industrial policies in force.

a Does not include accident business.

TABLE VI.—Terminated policies and amounts.—Showing number and amounts terminated in 1891, and the manner of termination, in the life insurance companies doing business in Michigan during the year ending December 31, 1891.

Name and location.	1. By death or maturity.		2. By expiry.		3. By surrender.		4. By lapses.		5. By change, transfer and old policies decreased.		6. Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Michigan companies.</i>												
Michigan Mutual, Detroit.....	106	\$209,272			296	\$426,773	553	\$1,174,570		\$66,944	549	\$1,319,112
Imperial, Detroit.....	23	98,500	2,037	\$7,929,500	8	82,500	286	886,500	67	217,300	297	847,500
<i>Companies of other states.</i>												
Edna, Hartford, Conn.....	2,026	2,769,508	688	1,414,800	1,068	1,616,533	2,360	5,366,808	56	158,051	2,319	4,763,627
Berkshire, Pittsfield, Mass.....	158	383,352	35	57,000	441	1,114,835	719	1,505,260			778	1,737,000
Canada Life, Hamilton, Ontario.....	244	509,484	34	50,119	862	833,968	939	1,770,224	8	224,322	310	704,750
Commercial Alliance, New York.....	77	309,400			28	133,000	1,424	4,298,000			156	428,500
Connecticut General, Hartford.....	90	120,925	123	198,400	64	91,785	397	479,564	27	78,480	335	402,000
Connecticut Mutual, Hartford.....	1,794	4,060,743			532	1,466,964	967	2,773,100	2	816,477	298	868,500
Equitable Assurance, New York.....	3,720	9,691,366	211	1,060,700	5,193	21,043,382	18,687	70,687,554			9,035	48,403,305
Equitable Life, Des Moines.....	12	24,441	20	14,260	27	49,217	124	244,094		3,000	19	24,500
*Germania, New York.....	713	1,364,817	19	9,449	549	1,311,365	1,265	2,868,565	213	612,473	689	1,358,992
Hartford Life and Annuity, Hartford.....	8	9,689	9	12,000	41	29,241				3,547		
Home, Brooklyn.....	269	507,431			760	1,881,840	792	1,477,260	4	124,165	675	1,554,500
*John Hancock, Boston.....	139	249,426	28	59,000	173	316,641	140	280,640	13	91,070	214	410,500
Manhattan, New York.....	368	1,074,506			866	1,063,081	1,993	4,543,890	181	776,877	1,249	3,680,580
Massachusetts Mutual, Springfield.....	377	681,844	66	148,860	776	2,109,970	1,316	4,438,719			901	2,794,800
*Metropolitan, New York.....	86	106,313	11	5,042	60	77,165	180	153,505	2	3,000	3	3,100
Mutual, New York.....	3,415	10,994,397	57	225,665	4,366	20,180,990	14,945	89,128,736	107	4,860,947	11,868	40,849,185

Mutual Benefit, Newark.....	1,678	4,852,941	133	236,101	2,108	5,892,236	1,365	3,090,553	-----	-----	1,135	2,765,879
National, Montpelier ..	280	472,497	-----	-----	1,084	1,939,255	1,536	3,880,300	43	444,672	1,000	2,780,050
New England, Boston.....	531	1,605,009	128	352,800	807	2,098,771	537	1,372,500	1	1,020,903	268	1,091,500
New York Life, New York.....	2,615	7,811,807	422	72,890	4,186	17,206,112	14,831	41,870,031	-----	1,382,453	10,549	39,185,084
Northwestern, Milwaukee.....	1,312	2,792,170	326	3,459,365	587	2,067,344	6,097	14,082,224	-----	564,126	2,361	8,775,422
†Pacific (Life), San Francisco.....	82	205,763	3	7,600	101	346,052	513	1,244,040	-----	26,000	226	709,300
Penn., Philadelphia.....	510	1,303,436	134	844,500	702	1,597,946	2,181	5,177,686	89	513,241	1,089	3,300,650
Phoenix, Hartford.....	560	789,910	1	2,000	100	134,796	622	1,046,901	124	229,279	535	1,030,268
*Provident Savings, New York.....	180	739,750	2,768	9,707,413	35	34,250	57	33,150	22	184,000	311	907,100
Prudential, Newark.....	23,638	2,360,775	153	92,500	23	23,563	468,947	53,041,225	6	40,603	350	455,000
State Mutual, Worcester.....	177	459,658	20	44,000	454	1,099,222	331	690,000	-----	888,512	284	800,500
Travelers' (Life), Hartford.....	357	597,078	28	49,100	260	470,731	1,356	3,703,450	116	845,374	520	2,256,050
Union Central, Cincinnati.....	234	875,085	110	165,500	389	740,537	4,376	7,885,400	874	769,600	1,372	4,126,877
Union Mutual, Portland.....	370	604,654	338	629,490	64	138,046	738	1,521,300	23	105,390	631	1,343,450
United States, New York.....	307	698,888	46	114,115	83	171,716	2,060	6,460,969	49	388,000	674	1,377,300
Washington, New York.....	401	924,358	-----	-----	637	1,834,635	2,065	4,406,786	-----	-----	959	2,424,086
Totals.....	46,332	\$59,947,680	7,941	\$29,476,693	26,997	\$89,635,990	553,968	\$232,800,081	1,456	\$15,301,668	52,716	\$181,566,967

* Does not include industrial policies.

† Does not include policies and amounts in accident department.

TABLE VII.—*Showing name and location of officers of the life insurance companies authorized to do business in Michigan, and the names and residences of attorneys for companies of other states, upon whom process can be served.**

Name and location.	Incorporated.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
<i>Michigan companies.</i>					
Michigan Mutual, Detroit.....	Nov. 6, 1867.	T. W. Palmer.....	O. R. Looker.....		
Imperial, Detroit.....	July 26, 1868.	S. F. Angus.....	F. R. Alderman.....		
<i>Companies of other states.</i>					
<i>Attna, Hartford, Conn.....</i>	1830.....	Morgan G. Bulkeley.....	J. L. English.....	David A. Pierson.....	Detroit.
Berkshire, Pittsfield, Mass.....	1851.....	Wm. B. Plunkett.....	James W. Hull.....	F. E. Driggs.....	Detroit.
Canada Life, Hamilton, Canada.....	25, 1846.....	Alexander G. Ramsey.....	Roland Hille.....	Henry M. Campbell.....	Detroit.
Commercial Alliance, New York, N. Y.....	July 26, 1868.....	John I. Holly.....	A. C. Hunt.....	H. R. Joesslyn.....	Detroit.
Connecticut General, Hartford, Conn.....	June, 1866.....	Thos. W. Russell.....	Fredrick V. Hudson.....	M. A. McNaughton.....	Jackson.
Connecticut Mutual, Hartford, Conn.....	June 15, 1846.....	Jacob L. Greene.....	Edward M. Bunce.....	Henry C. Hodges.....	Detroit.
Equitable Assurance, New York, N. Y.....	July 26, 1859.....	Henry B. Hyde.....	William Alexander.....	J. C. Day.....	Detroit.
Equitable of Iowa, Des Moines, Iowa.....	Jan. 1867.....	F. M. Habbell.....	J. C. Cummins.....	Thos. W. Burdick.....	Sault Ste. Marie.
Germania, New York, N. Y.....	April 10, 1860.....	Hugo Weendonek.....	Hubert Cliffe.....	Alexander A. Sanger.....	Detroit.
Hartford Life and Annuity, Hartford, Conn.....	May, 1866.....	H. A. Whitman.....	Stephen Ball.....	Frank W. Brown.....	Detroit.
Home, Brooklyn, N. Y.....	20, 1860.....	Charles A. Townsend.....	Geo. E. Ide.....	Horatio Haskell.....	Detroit.
John Hancock, Mutual, Boston, Mass.....	April 21, 1863.....	Stephen H. Rhodes.....	Geo. B. Woodward.....	Henry Empey.....	Detroit.
Manhattan, New York, N. Y.....	April 21, 1860.....	Henry B. Stokes.....	William C. Frazee.....	Freeman O. Emiller.....	Detroit.
Massachusetts Mutual, Springfield, Mass.....	May 1, 1851.....	M. V. B. Edgerly.....	John A. Hall.....	James C. Thomson.....	Detroit.
Metropolitan, New York, N. Y.....	June, 1866.....	John E. Hageman.....	George H. Gaston.....	Thos. Heathcoat.....	Detroit.
Mutual, New York, N. Y.....	April, 1843.....	Richard A. McCurdy.....	William J. Easton.....	Thos. Ferguson.....	Detroit.
Mutual Benefit, Newark, N. J.....	Jan. 1, 1845.....	Amos Dodd.....	Edward L. Dobbins.....	Martin I. Whitman.....	Detroit.
National, Montpelier, Vt.....	Nov. 13, 1846.....	Charles Dewey.....	Geo. W. Reed.....	McCarthy C. Le Ban.....	Detroit.
New England Mutual, Boston, Mass.....	April 1, 1853.....	Benj. F. Stevens.....	S. F. Trull.....	Jay Bassett.....	Detroit.
New York, New York, N. Y.....	April 1, 1841.....	John A. McCall.....	Ratus W. Weeks, actuary.....	Herbert L. Baker.....	Detroit.
Northwestern Mutual, Milwaukee, Wis.....	March, 1857.....	H. L. Palmer.....	J. W. Skinner.....	Ashley Pond.....	Detroit.
Pacific Mutual, San Francisco, Cal.....	Dec. 28, 1867.....	Geo. A. Moore.....	J. N. Patton.....	James T. Sterling.....	Detroit.
Penn Mutual, Philadelphia, Pa.....	Feb. 24, 1847.....	Edward M. Needles.....	Henry C. Brown.....	William A. Moore.....	Detroit.
Phoenix Mutual, Hartford, Conn.....	May 22, 1865.....	Jonathan K. Bunce.....	Charles H. Lawrence.....	Adelbert H. Babcock.....	Detroit.
Provident Life and Trust Co., Philadelphia, Pa.....	March 23, 1861.....	Sam. R. Shipley.....	Asa S. Wing, actuary.....	Edward J. Warren.....	Detroit.
Provident Savings, New York, N. Y.....	Feb. 25, 1875.....	Sheppard Homans.....	William E. Stevens.....	Perrin V. Fox.....	Grand Rapids.
Prudential of America, Newark, N. J.....	April 3, 1873.....	John F. Dryden.....	Forrest F. Dryden.....	John Naylor.....	Detroit.
State Mutual, Worcester, Mass.....	March, 1844.....	A. G. Bullock.....	H. M. Witter.....	Alonso E. Bradley.....	Detroit.
Travelers', Hartford, Conn.....	June 17, 1853.....	James G. Batterson.....	Rodney Dennis.....	James W. Thompson.....	Detroit.
Union Central, Cincinnati, Ohio.....	July 17, 1846.....	John M. Patterson.....	Edw. Marshall.....	John D. Bass.....	Detroit.
Union Mutual, Portland, Me.....	July 17, 1846.....	John E. DeWitt.....	Arthur L. Bates.....	Henry M. Duffield.....	Detroit.
United States, New York, N. Y.....	Feb. 28, 1866.....	Geo. H. Barford.....	C. P. Fraleigh.....	Wm. C. Maybury.....	Detroit.
Vermont, Burlington, Vt.....	Oct. 28, 1866.....	C. M. Spaulding.....	C. B. Turrell.....	Don M. Dickinson.....	Detroit.
Washington, New York, N. Y.....	Jan. 1860.....	W. A. Brewer, Jr.....	William Havton.....	J. T. B. Brown.....	Detroit.

* Service of process may also be made upon the Commissioner of Insurance or deputy, under act 155, laws of 1873, Howell's annotated statutes, page 1124.

STATISTICAL TABLES.

ACCIDENT AND COÖPERATIVE LIFE ASSOCIATIONS

OF

MICHIGAN AND OTHER STATES.

TABLE VIII.—*Showing summary of admitted assets, liabilities, income and disbursements of the casualty insurance companies authorized to do business in this State for the year ending December 31, 1891.*

Name and location.	Capital.	Admitted assets.	Liabilities except capital stock.	Surplus as regards policyholders.	Total income.	Disbursements.			
						Losses paid.	Expenses.	Dividends.	Total.
Etna Insurance Company (Accident Department), Hartford.....	\$50,000 00	\$63,973 00	\$29,209 06	\$37,764 04	\$39,306 15	\$4,080 16	\$13,833 44	-----	\$22,913 60
American Casualty Insurance and Security Co., Baltimore, Md.....	1,000,000 00	a 2,152,599 07	b 1,041,231 11	1,111,367 96	1,371,113 84	317,302 08	784,506 57	\$100,000 00	1,201,898 60
American Employers' Liability, Jersey City.....	200,000 00	342,980 36	131,842 26	211,568 10	247,436 90	46,016 95	96,368 89	5,837 15	148,212 99
American Surety, New York.....	1,000,000 00	1,419,235 51	838,080 55	1,083,144 96	499,610 49	128,373 84	209,380 74	60,000 00	397,764 08
d Employers' Liability, London.....	200,000 00	1,119,172 38	636,307 35	432,585 08	363,319 39	483,413 38	\$16,680 89	e 65,000 00	830,099 22
Fidelity and Casualty, New York.....	250,000 00	1,587,067 40	1,191,730 96	385,886 44	1,905,599 23	679,707 79	979,268 68	20,000 00	1,699,006 47
Guarantee Company of North America, Montreal.....	304,800 00	743,843 06	171,844 42	571,498 64	268,159 87	110,383 85	125,492 74	19,276 00	254,153 59
Hartford Steam Boiler, Hartford.....	500,000 00	1,556,435 12	887,804 06	698,631 06	731,981 06	69,044 50	529,511 22	50,000 00	648,555 72
Lloyd's Plate Glass, New York.....	250,000 00	574,305 55	246,012 19	328,793 26	f 545,212 19	169,597 34	176,880 73	122,750 00	468,178 07
Metropolitan Plate Glass, New York.....	100,000 00	861,068 61	137,727 62	233,383 99	242,985 99	99,928 13	112,713 91	16,000 00	228,642 94
New York Plate Glass, New York.....	100,000 00	170,385 23	34,532 92	135,782 31	43,717 06	4,095 96	53,396 08	-----	37,992 04
Northwestern Live Stock, Des Moines.....	100,000 00	148,868 66	42,116 62	106,752 04	77,387 77	23,734 28	26,654 73	900 00	63,779 01
Pacific Mutual (Accident), San Francisco.....	100,000 00	g -----	-----	-----	296,066 06	134,338 47	-----	-----	134,383 47
Standard Life and Accident, Detroit.....	200,000 00	631,152 37	399,300 01	231,362 36	676,631 08	\$96,159 830	314,322 79	6,000 00	636,433 12
St. Paul German Accident, St. Paul.....	200,000 00	308,619 91	64,453 52	242,166 39	218,298 16	19,968 76	41,792 60	-----	61,751 36
Travelers' (Accident), Hartford.....	600,000 00	2,106,608 63	1,010,474 48	1,096,124 15	2,197,413 15	998,458 01	946,593 45	-----	1,938,046 46
Totals.....	\$5,154,600 00	\$13,277,202 86	\$6,410,637 13	\$6,396,515 73	\$10,261,676 94	\$3,542,527 23	\$4,711,416 46	\$472,863 15	\$8,726,396 84

e Remitted home office.

f Of which \$150,000 was for increased capital.

g For assets, see life department statement.

a Exclusive of \$56,000.00, special deposits.

b Exclusive of liabilities on special, \$9,067.47.

c Special guarantee fund.

d Statutory deposit capital.

TABLE IX. — Casualty and miscellaneous insurance companies, Michigan business for year ending December 31, 1891.

Name and location.	Attorneys.		Risks written.	Premiums Received.	Losses paid.	Losses incurred.	Character of business.
	Name.	Residence.					
Etina Insurance Company (Accident Department), Hartford.....	David A. Pierson.....	Detroit...	\$106,000 00	\$324 50	\$24 23	\$24 23	Accident.
American Casualty Insurance and Security Co., Baltimore, Md.....	Frank H. Blackman.....	Detroit...	9,456,000 00	84,030 36	6,944 91	8,303 43	Guaranty.
American Surety, New York.....	Chas. B. Lathrop.....	Detroit...	1,123,500 00	6,177 13	1,011 46	1,011 46	Surety.
American Employers' Liability, Jersey City.....	Geo. W. Moore.....	Detroit...	2,338,000 00	16,013 56	6,840 97	6,840 97	Casualty.
Employers' Liability, London.....	H. M. Crittenden.....	Detroit...	583,843 00	6,186 77	2,449 43	4,734 43	Accident.
Fidelity and Casualty, New York.....	E. E. Winsor.....	Gd. Rapids	3,595,612 00	25,243 53	8,157 13	10,699 65	Fidelity, accident, plate glass, steam boiler.
Guarantee Co. of North America, Montreal.....	E. H. Butler.....	Detroit...	479,000 00	2,475 80	1,153 09	1,335 08	Fidelity, guaranty.
Hartford Steam Boiler, Hartford.....	Benj. F. Haxton.....	Detroit...	2,351,106 00	24,073 33	968 04	653 18	Steam boiler.
Lloyd's Plate Glass, New York.....	Otto Kirchner.....	Detroit...	207,635 00	6,589 30	2,157 65	2,841 33	Plate glass.
Metropolitan Plate Glass, New York.....	F. O. Davenport.....	Detroit...	235,175 00	7,433 56	2,142 80	2,142 80	Plate glass.
New York Plate Glass, New York.....	Eugene Harbeck.....	Detroit...	38,470 00	1,037 16	114 97	139 97	Plate glass.
Northwestern Live Stock, Des Moines.....	Don M. Dickinson.....	Detroit...	3,000 00	237 50	-----	-----	Live stock insurance.
Pacific Mutual (Accident), San Francisco.....	James T. Sterling.....	Detroit...	3,004,900 00	25,600 20	13,215 00	13,715 00	Accident.
Standard Life and Accident, Detroit.....	*J. T. Patton.....	Detroit...	6,965,200 00	70,451 96	33,923 03	33,923 03	Accident.
† St. Paul German Accident, St. Paul.....	Karl Sohnmann.....	Detroit...	238,739 00	10,374 23	1,857 50	1,351 35	Accident and plate glass.
Travelers' (Accident), Hartford.....	James W. Thompson.....	Detroit...	7,274,300 00	43,468 03	17,353 13	20,553 13	Accident.
Totals.....	-----	-----	\$39,045,030 00	\$284,385 44	\$107,549 03	\$112,904 63	-----

* State agent.

† Reinsured its risks in the Fidelity and Casualty of New York, April, 1892.

TABLE X.—Showing general business of cooperative life insurance and mutual benefit associations of Michigan and other states for the year 1891.

Name and location of associations.	Entire business.							
	Certificates in force Dec. 31, 1890.		Written in 1891.		Certificates ceased to be in force.		Certificates in force Dec. 31, 1891.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Michigan associations.</i>								
Masonic Cooperative Life, Detroit	422	\$522,300	18	.....	6	.....	.....	.....
Masonic Mutual Benefit, Grand Rapids	5,371	5,378,000	823	\$382,000	608	\$902,000	5,092	\$5,092,000
Michigan Mutual Benefit, Hillsdale	2,180	6,678,000	582	641,000	880	981,500	2,862	6,367,500
Peninsula Masonic Aid, Caro	1,869	4,617,000	671	1,201,000	814	932,000	2,266	4,866,000
Preferred Masonic Accident, Detroit	844	4,042,500	1,831	8,507,500	680	8,086,000	2,045	9,470,000
Totals	11,066	\$21,246,800	8,415	\$10,672,500	2,422	\$5,481,500	12,225	\$25,805,500
<i>Associations of other states.</i>								
American Accident Company, Louisville, Ky	5,516	\$28,880,500	4,280	\$19,688,600	4,019	\$19,627,500	6,057	\$27,961,800
American Mutual Accident, Oshkosh, Wis.	1,806	1,883,450	2,951	.....	2,411	2,846,800	885	19,085
Bankers Life, Des Moines, Iowa	14,653	29,804,000	3,842	7,684,000	1,060	2,120,000	17,484	84,866,000
Bankers Life, St. Paul, Minn.	5,907	11,314,008	2,065	4,110,000	386	770,000	7,577	15,154,000
Bay State Beneficiary, Westfield, Mass.	12,283	39,420,000	2,288	7,087,000	1,111	3,666,000	13,835	43,961,000
Chicago Guaranty Fund, Chicago, Ill.	2,053	6,297,000	156	428,000	312	1,041,000	1,896	6,284,000
Covenant Mutual, Galesburg, Ill.	23,719	84,707,875	7,241	1,412,875	4,918	11,914,125	85,043	87,206,625
Connecticut Indemnity, Waterbury, Conn.	2,906	8,914,000	1,778	2,266,475	814	1,178,000	8,374	5,081,475
Fidelity Mutual, Philadelphia, Pa.	12,176	26,868,660	5,231	12,124,800	2,502	5,600,700	15,002	38,578,760
German Mutual, Chicago, Ill.	4,040	4,940,000	80	80,000	110	110,000	4,010	4,010,000
Hartford Life and Annuity, Hartford, Conn.	33,457	79,096,000	7,571	15,215,000	4,984	10,145,500	36,324	83,106,500
Home Benefit, New York, N. Y.	8,415	10,980,766	975	2,667,000	1,098	3,046,500	8,810	9,041,266

1891.]

COMMISSIONER OF INSURANCE.

Knights Templars and Masons, Chicago, Ill.....	6,541	28,362,200	1,288	4,058,000	564	2,082,500	7,265	28,888,700
Life and Reserve, Buffalo, N. Y.....	6,476	6,476,000	2,651	2,651,000	2,171	2,171,000	6,955	6,855,000
Manufacturers' Accident, Geneva, N. Y.....	18,080	56,381,500	19,346	66,381,900	16,793	50,222,550	17,638	72,500,880
Masons Fraternal Accident, Westfield, Mass.....	10,083	42,951,800	4,904	21,199,430	4,494	19,595,080	10,568	44,768,900
Massachusetts Benefit, Boston, Mass.....	23,759	72,509,000	7,312	31,677,750	2,990	10,119,000	28,081	94,067,750
Metropolitan Accident, Chicago, Ill.....	2,899	8,570,600	2,898	7,338,000	2,899	5,052,450	4,013	10,846,150
Minnesota Scandinavian, Red Wing, Minn.....	3,384	4,975,500	1,157	1,173,000	790	985,000	3,751	5,193,500
Mutual Reserve Fund Life, New York, N. Y.....	58,515	197,003,435	14,074	44,318,985	7,910	26,114,490	64,670	215,307,910
National Accident, New York, N. Y.....	2,892	12,441,000	3,459	22,431,000	2,579	12,895,000	3,742	21,977,000
National Benevolent, Minneapolis, Minn.....	7,645	18,895,000	1,839	3,353,750	2,519	6,103,760	7,015	16,620,000
National Life, Hartford, Conn.....	5,868	4,719,480	6,863	3,132,567	4,446	2,304,500	7,394	5,647,517
New England Mutual Accident, Boston, Mass.....	9,272	37,393,750	6,989	22,991,635	7,067	21,588,875	9,255	39,698,500
Northwestern Masonic, Chicago, Ill.....	54,977	149,092,500	10,265	24,989,000	6,962	13,683,000	58,290	155,373,500
Odd Fellows Fraternal, Westfield, Mass.....	6,480	30,082,650	4,909	13,299,050	3,368	9,834,560	8,021	23,467,140
Preferred Mutual Accident, New York, N. Y.....	24,752	180,737,100	30,099	195,095,200	25,757	123,220,800	29,104	192,612,100
Railway Officials and Employees, Indianapolis, Ind.....	15,331	32,841,365	30,906	33,572,665	14,436	27,129,425	22,381	43,784,586
Security Mutual Life, Binghamton, N. Y.....	2,635	4,814,500	1,128	1,354,500	620	977,000	3,185	5,701,500
Scandinavian Mutual, Galesburg, Ill.....	7,516	10,580,000	1,189	1,434,500	505	683,500	8,200	11,331,000
Total Abstinence Life, Chicago, Ill.....	4,938	10,898,000	1,023	1,169,000	652	1,439,000	5,198	10,552,500
United States Masonic, Council Bluffs, Ia.....	7,994	19,810,000	2,084	4,920,000	1,872	4,662,500	8,096	22,067,500
United Life, New York, N. Y.....	2,672	10,995,000	1,434	4,297,100	768	3,684,500	3,338	10,977,600
United States Mutual Accident, New York, N. Y.....	55,393	270,297,500	80,382	147,064,450	27,913	152,787,800	58,518	285,363,150
Totals.....	467,090	\$1,458,699,751	215,720	\$757,309,352	161,671	\$542,851,905	519,361	\$1,670,441,683

TALBE XI.—Showing Michigan business of cooperative life insurance and mutual benefit associations of Michigan and other states for the year 1891.

Name and location of association.	Michigan business.									
	Certificates in force Dec. 31, 1890.		Certificates written in 1891.		Ceased to be in force in 1891.		Certificates in force Dec. 31, 1891.		Claims paid in Michigan.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Michigan associations.</i>										
Masonic Cooperative Life, Detroit	422	\$221,676 60	18	\$9,666 80	6	\$3,101 00	484	\$234,663 80	3	\$1,478 00
Masonic Mutual Benefit, Grand Rapids	5,971	5,371,000 00	323	323,000 00	602	602,000 00	5,092	5,092,000 00	65	65,000 00
Michigan Mutual Benefit, Hillsdale	3,180	6,778,000 00	582	641,000 00	885	961,500 00	2,862	6,357,500 00	30	60,800 00
Peninsular Masonic Aid, Caro	1,899	4,617,000 00	671	1,201,000 00	814	932,000 00	2,256	4,886,000 00	13	23,337 00
Preferred Masonic Mutual Accident, Detroit ..	425	2,061,000 00	530	2,617,000 00	201	966,000 00	754	3,722,500 00	24	1,801 29
Totals	11,247	\$19,075,676 60	2,124	4,791,666 80	1,973	\$3,484,601 00	11,398	\$20,292,663 80	185	\$151,966 29
<i>Associations of other states.</i>										
American Accident, Louisville, Ky			35	\$163,000 00			35	\$163,000 00		
American Mutual Accident, Oskosh, Wis			498		156		342		33	\$983 50
Bankers' Life, Des Moines, Ia	430	\$560,000 00	242	484,000 00	41	\$82,000 00	631	1,292,000 00	2	4,000 00
Bankers' Life, St. Paul, Minn	79	158,000 00	65	130,000 00	30	60,000 00	114	228,000 00	1	2,000 00
Bay State Beneficiary, Westfield, Mass	355	1,290,000 00	8	29,000 00	32	104,000 00	381	1,185,000 00		
Chicago Guaranty Fund, Chicago, Ill	22	74,000 00			1	2,000 00	21	73,000 00		
Covenant Mutual, Galesburg, Ill	1,779	4,068,875 00	280	450,875 00	200	866,500 00	1,869	4,160,250 00	14	\$3,750 00
Connecticut Indemnity, Waterbury, Conn	8	3,000 00	9	21,000 00	1	1,000 00	11	23,000 00		
Fidelity Mutual, Philadelphia, Pa	226	423,000 00	184	441,500 00	80	138,000 00	330	731,500 00	3	9,000 00
German Mutual, Chicago, Ill	55	55,000 00	1	1,000 00	3	8,000 00	53	53,000 00	1	1,000 00
Hartford Life and Annuity, Hartford, Conn ..	345	704,000 00	100	217,000 00	61	91,500 00	884	829,500 00	5	11,000 00

Home Benefit, New York, N. Y.....	84	75,000 00	57	90,000 00	7	12,000 00	84	153,500 00	7	21,468 80
Knight Templars' Masonic Life, Chicago.....	705	2,308,000 00	194	471,000 00	78	233,000 00	911	2,634,000 00	7	
Life and Reserve, Buffalo, N. Y.....	76	76,000 00	54	54,000 00	18	18,000 00	112	112,000 00		
Manufacturers' Accident, Geneva, N. Y.....	1,015	4,177,425 00	1,385	5,270,000 00	1,700	5,985,000 00	700	3,522,325 00	129	6,115 49
Masons' Fraternal Accident, Westfield, Mass.....	380	1,763,750 00	73	319,010 00	23	960,140 00	411	1,122,620 00	84	7,046 73
Massachusetts Benefit, Boston, Mass.....	905	1,689,000 00	1,244	8,592,000 00	860	1,490,000 00	2,380	8,791,000 00	27	117,500 00
Metropolitan Accident, Chicago, Ill.....			868	567,000 00	271	393,000 00	127	204,000 00		235 93
Minnesota Scandinavian, Red Wing, Minn.....	10	10,000 00			1	1,000 00	9	9,000 00		
Mutual Reserve Fund Life, New York, N. Y.....	611	2,598,500 00	130	369,000 00	109	429,500 00	632	2,456,000 00	6	22,000 00
National Accident, Indianapolis, Ind.....			235	1,412,000 00	76	385,500 00	189	1,027,500 00	3	500 00
National Benevolent, Minneapolis, Minn.....	60	150,000 00	161	230,000 00	35	87,500 00	136	292,500 00		
National Life, Hartford, Conn.....			35	32,400 00			35	23,400 00		
New England Mutual Accident, Boston.....	440	1,680,125 00	599	1,741,375 00	638	1,643,625 00	408	1,727,875 00	62	4,477 37
Northwestern Masonic Aid, Chicago.....	3,293	8,701,000 00	413	1,032,000 00	327	985,000 00	3,893	8,798,000 00	15	42,500 00
Odd Fellows Fraternal Accident, Westfield, Mass.....			760	2,100,000 00	351	724,000 00	399	1,376,000 00	24	1,943 80
Preferred Mutual Accident, New York.....	435	2,141,700 00	1,168	8,044,300 00	898	5,530,700 00	785	4,655,800 00	49	3,568 35
Ry Officials and Employes' Indianapolis, Ind.....	233	722,250 00	433	1,004,675 00	365	870,725 00	331	962,200 00	94	3,988 23
Scandinavian Mutual Aid, Galesburg, Ill.....	278	337,500 00	81	75,500 00	21	23,500 00	388	879,500 00	2	2,080 00
Security Mutual Life, Binghamton, N. Y.....	153	229,500 00	67	88,500 00	32	38,000 00	188	280,000 00		
Total Abstinence Life, Chicago, Ill.....	25	51,500 00	240	429,000 00	43	92,000 00	217	408,500 00	2	3,000 00
United States Masonic, Council Bluffs, Ia.....	161	402,500 00	214	501,250 00	162	398,750 00	213	498,750 00		
United Life, New York, N. Y.....			56	88,000 00	13	24,500 00	33	59,000 00		
United States Mutual Accident, New York, N. Y.....	1,705	8,387,000 00	708	3,255,350 00	666	2,026,260 00	1,742	8,571,600 00	57	26,111 63
Totals.....	13,394	\$44,060,625 00	10,711	\$37,693,635 00	6,873	\$24,079,690 00	17,332	\$56,673,320 00	600	\$325,306 73

TABLE XII.—Showing assets and liabilities of cooperative life insurance and mutual benefit associations of Michigan and other states, doing business in the State for the year ending December 31, 1891.

Name of company.	Assets.		Gross assets.	Liabilities.				Contingent mortuary assets.	Contingent mortuary liabilities.
	Invested.	Non-invested.		Loans due and unpaid.	Other liabilities.	Total liabilities.	Balance net assets.		
Michigan associations.									
Masonic Cooperative Life, Detroit.	\$1,140 32	\$125 00	\$1,265 32				\$1,265 32		
Masonic Mut. Benefit, Grand Rapids	23,409 80		33,409 80	\$5,000 00		\$5,000 00	27,409 80	\$3,210 75	
Michigan Mutual Benefit, Hillsdale	4,472 55		4,472 55				4,472 55	23,125 00	\$27,000 00
Peninsular Masonic Aid, Caro.	2,027 67		2,027 67				2,027 67	4,000 00	4,000 00
Preferred Masonic Accident, Detroit	7,792 14		7,792 14		\$128 50	128 50	7,663 64	\$3,652 94	32,885 15
Associations of other states.									
American Accident, Louisville, Ky.	112,679 86		112,679 86	7,100 00		7,100 00	105,579 86	5,000 00	5,900 00
American Mut. Accident, Oshkosh.	7,477 94	253 87	7,731 81		1,979 46	1,979 46	5,752 35	2,810 00	2,810 00
Bankers' Life, Des Moines, Iowa.	866,733 63	11,803 72	878,537 35		472 67	472 67	878,064 68	79,200 00	22,000 00
Bankers' Life, St. Paul, Minn.	261,442 46	95,379 51	356,821 97				356,821 97	17,800 00	6,000 00
Bay State Beneficiary, Westfield, Mass.	177,963 75		177,963 75				177,963 75	90,000 00	90,000 00
Chicago Guaranty Fund, Chicago, Ill.	126,707 37		126,707 37		1,873 66	1,873 66	124,833 71	12,623 42	13,000 00
Covenant Mutual, Galesburg, Ill.	612,866 88	13,557 99	626,424 87		14,263 50	14,263 50	612,161 37	367,950 00	224,375 00
Connecticut Indemnity, Waterbury, Conn.	79,620 42	107,302 89	186,923 31		1,643 53	1,643 53	185,279 78	16,286 43	23,500 00
Fidelity Mutual, Philadelphia, Pa.	492,031 71	26,314 09	508,345 80		11,926 97	11,926 97	497,018 83	879,322 00	113,500 00
German Mutual, Chicago, Ill.	29,602 02		29,602 02				29,602 02		8,540 00
Hartford Life and Annuity, Hartford, Conn.	1,102,996 80	73 66	1,103,070 46		43,741 67	43,741 67	1,059,328 79	348,000 00	1,236,260 96
Home Benefit, New York, N. Y.	31,041 27	60 00	31,101 27		7,235 48	7,235 48	23,865 89	160,246 00	130,025 00
Knights Templars and Masons, Chicago, Ill.	134,566 12		134,566 12		1,868 94	1,868 94	126,696 23		35,272 00
Life & Reserve, Buffalo, N. Y.	156,634 54		156,634 54		1,616 02	1,616 02	157,018 53	44,779 50	23,150 00
Manufacturers' Accident, Geneva, N. Y.	96,261 90	4,762 01	101,023 91		19,782 87	19,782 87	81,241 04	9,000 00	27,500 00

Mason's Fraternal Accident, Westfield, Mass.	14,908 96	7,393 54	14,908 96	7,288 15	7,288 15	7,680 81	18,030 00	889,500 00
Massachusetts Benefit, Boston.	842,654 57	7,393 54	850,017 11	680 88	680 88	880,017 11	458,500 00	893 15
Metropolitan Accident, Chicago.	6,807 92		6,807 92			5,687 04	7,892 54	27,000 00
Minnesota Scandinavian, Red Wing	18,211 82	801 25	18,518 07	141 92	4,899 06	14,113 99	27,000 00	1,086,185 00
Mutual Reserve Fund, Life, New York, N. Y.	3,354,457 05	35,197 29	3,419,654 44	327,574 80	327,574 80	3,092,059 64	929,567 65	28,744 28
National Accident, New York, N. Y.	8,860 70	1,105 00	9,965 70	1,009 31	1,009 31	8,956 39	42,800 00	37,500 00
National Benevolent, Minneapolis, Minn.	157,827 09	3,497 50	160,324 59	7,500 00	7,500 00	152,825 50	1,822,980 32	20,860 00
National Life, Hartford, Conn.	183,942 00	46,878 95	195,820 95	92,728 93	92,728 93	93,094 02	14,111 62	12,822 62
New England Mut. Accident, Boston	43,896 45	868 09	45,769 54	4,547 16	4,547 16	39,212 38	875,500 00	5,000 00
North Western Masonic, Chicago.	571,218 86	1,758 31	572,971 67	24,750 00	24,750 00	511,960 48	20,392 37	41,587 81
Odd Fellows Fraternal, Westfield, Mass.	6,972 62		6,972 62			6,972 62	117,087 00	
Preferred Mutual Accident, New York, N. Y.	53,143 16		53,143 16			38,383 79	38,059 80	8,950 00
Railway Officials & Employees, Indianapolis, Ind.	24,337 26	222,554 63	246,941 89	14,809 37	14,809 37	246,941 89	31,500 00	20,000 00
Scandinavian Mut., Galesburg, Ill.	37,933 63		37,933 63	1,516 11	1,516 11	36,056 32	20,000 00	82,526 08
Security Mutual Life, Binghampton, N. Y.	129,553 69	3,812 23	132,965 91	5,319 39	5,319 39	127,546 52	31,500 00	30,500 00
Total Abstinence Life, Chicago, Ill.	67,649 69		67,649 69			67,649 69	31,500 00	30,500 00
United States Masonic, Council Bluffs, Ia.	155,738 29	5,336 71	161,125 00	874 27	874 27	160,760 73	31,253 32	104,988 06
Mutual Life, New York, N. Y.	33,220 07		32,220 07			32,220 07	151,264 63	\$4,306,999 05
United States Mutual Accident, New York, N. Y.	167,735 83	1,543 67	169,279 50	18,014 87	18,014 87	151,264 63		
Totals	\$10,192,310 91	\$593,544 00	\$10,785,854 91	\$617,276 21	\$673,273 02	\$10,113,881 89	\$5,704,533 00	

TABLE XIII.—Showing income and disbursements of cooperative life insurance State for the year ending

Name of association.	Income.		
	Membership fees and annual dues.	Assessments.	Medical Examiners' Fees.
<i>Michigan associations.</i>			
Masonic Cooperative, Detroit.....	\$499 00	\$1,295 10	-----
Masonic Mutual Benefit, Grand Rapids.....	3,540 50	65,925 85	-----
Michigan Mutual Benefit, Hillsdale.....	11,975 50	62,272 59	\$399 00
Peninsular Masonic Aid, Caro.....	5,923 00	27,031 36	671 09
Preferred Masonic Accident, Detroit.....	7,782 00	14,364 75	-----
<i>Associations of other states.</i>			
American Accident, Louisville, Ky.....	-----	71,214 82	-----
American Mutual Accident, Oshkosh, Wis.....	10,228 50	23,596 93	-----
Bankers' Life, Des Moines, Ia.....	96,174 06	290,194 14	-----
Bankers' Life, St. Paul, Minn.....	80,282 47	88,825 77	-----
Bay State Beneficiary, Westfield, Mass.....	74,171 29	410,576 55	2,236 00
Chicago Guaranty Fund, Chicago, Ill.....	30,721 77	98,543 86	206 00
Covenant Mutual, Galesburg, Ill.....	76,151 50	1,150,471 46	-----
Connecticut Indemnity, Waterbury, Conn.....	27,415 05	63,437 96	2,396 00
Fidelity Mutual, Philadelphia, Pa.....	227,831 05	297,307 82	2,065 67
German Mutual, Chicago, Ill.....	1,068 00	51,663 66	-----
Hartford Life and Annuity, Hartford, Conn.....	292,902 12	1,024,833 22	-----
Home Benefit, New York, N. Y.....	52,492 43	126,606 42	-----
Knights Templar and Masons, Chicago, Ill.....	83,858 01	278,734 62	-----
Life and Reserve, Buffalo, N. Y.....	25,671 97	125,963 55	4,003 00
Manufacturers' Accident, Geneva, N. Y.....	47,113 09	143,072 66	-----
Masons' Fraternal Accident, Westfield, Mass.....	55,571 80	68,018 00	-----
Massachusetts Benefit, Boston, Mass.....	275,646 03	1,418,152 53	-----
Metropolitan Accident, Chicago, Ill.....	45,219 10	-----	-----
Minnesota Scandinavian, Red Wing, Minn.....	8,874 00	73,345 06	-----
Mutual Reserve Fund, New York, N. Y.....	723,684 87	2,787,789 28	42,807 00
National Accident, New York, N. Y.....	24,496 31	16,213 69	-----
National Benevolent, Minneapolis, Minn.....	26,540 01	149,433 39	1,667 00
National Life, Hartford, Conn.....	10,876 71	126,028 28	-----
New England Mutual Accident, Boston, Mass.....	31,184 85	116,735 36	-----
Northwestern Masonic, Chicago, Ill.....	83,257 00	1,538,293 71	-----
Odd Fellows' Fraternal, Westfield, Mass.....	42,650 79	40,061 53	-----
Preferred Mutual Accident, New York, N. Y.....	30,069 70	236,280 50	-----
Railway Officials', Indianapolis, Ind.....	-----	431,259 16	-----
Scandinavian Mutual, Galesburg, Ill.....	7,541 00	122,889 61	1,900 00
Security Mutual, Binghamton, N. Y.....	33,122 28	60,022 92	-----
Total Abstinence Life, Chicago, Ill.....	22,530 45	108,733 98	1,165 00
United States Masonic, Council Bluffs, Ia.....	20,692 00	184,067 65	-----
United Life, New York, N. Y.....	53,763 78	103,657 18	-----
United States Mutual Accident, New York, N. Y.....	53,930 00	911,560 55	-----
Totals.....	\$2,354,587 59	\$13,351,398 38	\$90,005 27

and mutual benefit associations of Michigan and other states, doing business in the December 31, 1891.

Income.			Disbursements.				
Total paid by members.	From other sources.	Total income.	Losses paid.	Advance payments returned.	Total paid to members.	All other payments.	Total disbursements.
\$1,774 70	\$23 10	\$1,807 80	\$1,478 90	-----	\$1,478 90	\$235 70	\$1,744 60
69,466 35	2,438 10	71,899 45	65,000 00	-----	65,000 00	7,513 43	72,913 43
74,647 09	-----	74,647 09	60,800 00	-----	60,800 00	15,413 88	76,213 88
33,625 36	-----	33,625 36	23,827 25	\$56 00	23,448 25	8,995 53	32,488 73
22,146 75	4,675 26	26,822 01	3,405 07	841 92	4,246 99	16,555 31	20,802 30
71,214 83	-----	71,214 83	80,842 66	-----	80,842 66	48,305 96	79,188 62
33,925 48	80 00	33,965 48	13,055 74	-----	13,055 74	17,560 63	30,616 37
376,338 20	37,780 77	414,118 97	180,408 00	776 50	181,184 50	92,444 45	273,638 95
166,068 24	85,090 77	251,159 01	60,000 00	637 00	60,637 00	90,820 28	150,957 28
486,968 84	5,004 83	491,968 67	392,050 00	-----	392,050 00	76,407 29	468,457 29
124,471 63	3,652 05	128,123 68	80,000 00	417 01	80,417 01	29,888 71	109,305 72
1,226,632 96	16,142 03	1,242,764 99	910,500 00	44,238 95	954,738 95	191,932 09	1,146,666 04
93,239 63	27,675 05	120,914 68	83,256 96	436 29	83,698 25	77,001 87	110,695 12
627,204 54	20,541 44	647,745 98	290,050 00	10,695 07	290,745 07	229,819 39	520,564 46
52,786 65	1,484 50	54,221 15	47,495 00	-----	47,495 00	4,126 43	51,681 43
1,317,736 04	113,173 75	1,430,909 79	959,622 00	42,357 73	1,001,979 73	817,947 74	1,819,927 47
179,098 85	1,480 91	180,579 76	122,791 88	839 57	123,631 45	65,336 24	159,017 69
312,582 63	5,456 88	318,039 49	242,339 10	881 90	244,221 00	56,454 55	300,675 55
156,236 52	4,969 62	161,226 14	66,225 00	1,552 00	68,377 00	56,238 01	127,615 01
195,185 75	1,769 60	196,955 35	62,320 25	-----	62,320 25	134,733 16	197,053 41
128,589 80	4,082 10	132,621 90	78,521 91	-----	73,521 91	60,692 22	134,214 13
1,693,798 56	26,962 69	1,720,761 35	1,170,308 86	-----	1,170,308 86	827,119 22	1,497,428 08
45,219 10	4 42	45,223 52	13,769 88	371 35	19,141 23	27,539 56	46,680 79
82,122 05	1,184 08	83,306 13	65,455 06	529 38	65,984 44	16,576 30	82,560 74
3,554,281 25	149,345 16	3,704,126 41	2,290,106 80	-----	2,290,106 80	959,759 46	3,249,868 26
40,713 00	-----	40,712 60	10,240 74	-----	10,240 74	33,101 69	43,842 43
177,639 40	26,490 23	204,129 63	125,000 00	1,621 50	126,621 50	49,394 25	175,905 75
186,904 99	30,385 94	176,290 98	53,378 82	25,265 88	83,642 70	59,060 34	142,703 04
147,940 21	1,075 78	149,015 99	67,273 41	819 00	68,097 41	34,968 89	153,081 30
1,921,550 71	21,584 53	1,943,135 24	1,482,416 66	9,050 59	1,491,466 16	292,923 95	1,784,395 11
82,742 87	-----	82,742 87	45,834 72	-----	45,834 72	40,172 60	86,007 32
325,350 20	-----	325,350 20	154,868 97	-----	154,868 97	166,776 50	321,645 47
481,259 16	85 66	481,294 82	249,078 75	-----	249,078 75	180,108 11	429,271 86
133,280 61	1,345 11	134,575 72	104,538 34	1 00	104,534 34	18,917 51	123,451 85
92,153 20	10,399 43	102,551 63	34,068 75	-----	34,068 75	35,549 43	69,618 18
129,449 43	2,060 09	131,518 52	61,240 00	-----	61,240 00	23,866 34	85,106 34
204,759 65	29,088 91	233,848 56	132,500 00	-----	132,500 00	67,573 73	200,073 73
136,452 96	7,966 10	164,419 06	81,268 50	13,065 57	94,419 07	67,992 24	162,411 31
965,540 55	3,789 50	969,330 05	410,107 28	-----	410,107 28	593,184 67	1,003,241 95
\$16,065,991 24	\$597,453 42	\$16,663,444 66	\$10,272,195 26	\$158,929 12	\$10,436,124 38	\$4,649,822 71	\$15,075,987 09

TABLE XIV.—*Showing name and location, and officers of cooperative associations of other states, authorized to do business in Michigan, also the name and residence of the attorney of each, upon whom process can be served.**

Name of company.	Location.	Incorporated.	Admitted to State.	Officers.		Attorney.
				President.	Secretary.	
American, Accident.....	Louisville, Ky.....	March, 1888.....	July 25, 1891.....	W. H. Dillingham.....	Robt. Skene, Jr.....	F. H. Leavenworth..... Detroit.
American Mutual Accident.....	Oshkosh, Wis.....	May, 1888.....	April 8, 1891.....	J. D. Campbell.....	W. P. Hobart.....	Jay P. Lee..... Lansing.
Bankers' Life Association.....	Des Moines, Ia.....	July 1, 1879.....	Mar. 12, 1888.....	Edw. A. Temple.....	A. C. Stilson.....	W. C. Carpenter..... Detroit.
Bankers' Life Association.....	St. Paul, Minn.....	Aug. 6, 1880.....	April 1, 1888.....	Cortlandt M. Taylor.....	Douglas Putnam.....	Christian Mack..... Ann Arbor.
Bay State Beneficiary Association.....	Westfield, Mass.....	June 2, 1881.....	Mar. 8, 1888.....	John R. Reed.....	Robert W. Parke.....	Frank Bowler..... Detroit.
Chicago Guaranty Fund.....	Chicago, Ill.....	Aug. 25, 1884.....	April 20, 1888.....	George Sherwood.....	Chas. I. Westerfield.....	A. B. Huntley..... Kalamazoo.
Covenant Mutual Benefit Association.....	Galesburg, Ill.....	Jan. 9, 1881.....	Oct. 16, 1883.....	A. W. Berggren.....	W. H. Smalinger.....	Wm. E. Grove..... Grand Rapids.
Connecticut Indemnity Association.....	Waterbury, Conn.....	April 7, 1887.....	July 20, 1891.....	Victory L. Sawyer.....	Edward A. Wright.....	I. M. Shepard..... Detroit.
Fidelity Mutual Life Association.....	Philadelphia, Pa.....	Dec. 2, 1878.....	Oct. 9, 1888.....	L. G. Fouse.....	W. S. Campbell.....	R. E. Jamieson..... Detroit.
German Mutual Benefit Association.....	Chicago, Ill.....	Aug. 16, 1875.....	Dec. 11, 1884.....	Martin G. Good.....	Samuel Wneet.....	H. C. Klockalem..... Lansing.
Hartford Life and Annuity.....	Hartford, Conn.....	May, 1886.....	Mar. 1, 1884.....	H. A. Whitman.....	Stephen Ball.....	Frank W. Brown..... Detroit.
Home Benefit Association.....	New York, N. Y.....	Dec. 2, 1881.....	April 30, 1885.....	Wm. A. Camp.....	R. D. Dodge.....	J. C. Chambers..... Detroit.
Knight Templar and Masons' Life Indemnity Co.....	Chicago, Ill.....	May 5, 1884.....	April 25, 1887.....	G. M. Moulton.....	W. H. Gray.....	John T. Liggett..... Detroit.
Life and Reserve Association.....	Buffalo, N. Y.....	Feb. 8, 1883.....	Mar. 7, 1887.....	M. M. Fennel.....	A. A. Aldrich.....	Moses Allen..... Coruna.
Manufacturers' Accident Indemnity.....	Geneva, N. Y.....	Dec. 10, 1888.....	Jan. 16, 1888.....	Thos. Smith.....	W. D. Chase.....	J. A. Parkinson..... Jackson.
Massachusetts Benefit Association.....	Boston, Mass.....	Feb. 8, 1878.....	Aug. 17, 1888.....	Geo. A. Litchfield.....	E. S. Litchfield.....	Roswell Mott..... Lansing.
Masons' Fraternal Accident Association.....	Westfield, Mass.....	Aug. 15, 1887.....	Mar. 2, 1889.....	Wm. Provin.....	J. A. Latin.....	J. L. Ambrose..... Bay City.
Minnesota Scandinavian Relief Association.....	Red Wing, Minn.....	Feb. 14, 1879.....	April 22, 1887.....	Peter Nelson.....	A. G. Roising.....	Fred Sandberg..... Rennus.
Metropolitan Accident.....	Chicago, Ill.....	Jan. 20, 1885.....	April 7, 1891.....	H. G. Savage.....	C. H. Bunker.....	Geo. P. Wanta..... Grand Rapids.
Mutual Reserve Fund Life Association.....	New York, N. Y.....	Feb. 9, 1881.....	June 22, 1888.....	Elw. B. Harper.....	F. T. Branan.....	N. A. Fletcher..... Grand Rapids.
National Benevolent.....	Minneapolis, Minn.....	Mar. 31, 1887.....	Mar. 20, 1891.....	P. B. Crane.....	C. A. Moro.....	I. A. Bassett..... Ironwood.

National Life.....	Hartford, Conn.....	April, 1886.....	Aug. 23, 1891.....	O. H. Blanchard.....	H. B. Langdon.....	C. S. Edwards.....	Grand Rapids.....
National Accident.....	New York, N. Y.....	Nov. 2, 1885.....	April 1, 1891.....	John W. Harman.....	Jas. J. Barnum.....	Frank Lodge.....	Detroit.....
New England Mutual Accident Association.....	Boston, Mass.....	Feb. 29, 1894.....	Aug. 11, 1895.....	Augustus P. Martin.....	Benjamin F. Dyer.....	John D. Coneley.....	Detroit.....
Northwestern Masonic Aid Association.....	Chicago, Ill.....	June 27, 1874.....	Oct. 26, 1883.....	Daniel J. Avery.....	James A. Stoddard.....	C. A. Gower.....	Lansing.....
Odd Fellows' Fraternal Accident Association.....	Westfield, Mass.....	April 12, 1887.....	Mar. 26, 1891.....	Jas. Noble, Jr.....	H. N. Kinsbury.....	Geo. M. Dewey.....	Owosso.....
Preferred Mutual Accident Association.....	New York, N. Y.....	Oct. 12, 1885.....	May 1, 1890.....	Phin. C. Lanesbury.....	Kimball C. Atwood.....	J. S. Pierce.....	Detroit.....
Railway Officials and Employees.....	Indianapolis, Ind.....	June 14, 1889.....	June 24, 1890.....	L. D. Hibbard.....	Wm. K. Bellis.....	R. C. Ostrander.....	Lansing.....
Scandinavian Mutual Aid.....	Galesburg, Ill.....	Sept. 12, 1883.....	April 8, 1889.....	S. P. A. Lindahl.....	Nels Nelson.....	Olaus Chilleen.....	Whitehall.....
Security Mutual Life Association.....	Binghamton, N. Y.....	Nov. 6, 1883.....	Mar. 16, 1889.....	H. J. Gaylord.....	Chas. M. Turner.....	E. R. Beecher.....	Yale.....
Total Abstinence Life Association.....	Chicago, Ill.....	July 24, 1889.....	April 8, 1890.....	Wm. F. Singleton.....	A. Bonnell.....	G. H. Holman.....	Flint.....
United Life Insurance Association.....	New York, N. Y.....	Dec. 2, 1885.....	April 12, 1891.....	Peter Bowe.....	J. Jay Pardee.....	H. R. Joesselyn.....	Detroit.....
United States Mutual Accident Association.....	New York, N. Y.....	Oct. 11, 1887.....	Dec. 13, 1888.....	Charles B. Peet.....	James R. Pitcher.....	H. R. Joesselyn.....	Detroit.....
United States Masonic.....	Council Bluffs, Ia.....	Feb. 5, 1894.....	Aug. 20, 1899.....	Jas. R. Reed.....	W. J. Jameson.....	Frank E. Robeson.....	Lansing.....

* Service of process may also be made upon the Commissioner of Insurance or deputy, under Act 187, Laws of 1887.

MICHIGAN LIFE INSURANCE COMPANIES

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS

OF THE

MICHIGAN LIFE INSURANCE COMPANIES

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1891.

IMPERIAL LIFE INSURANCE COMPANY.

MICHIGAN.

(Incorporated July 26, 1886; commenced business August 2, 1886.)

HOME OFFICE, MCGRAW BUILDING, DETROIT.

S. F. ANGUS, *President.*

F. R. ALDERMAN, *Secretary.*

CAPITAL.

Capital stock paid.....	\$118,000
Balance of net or ledger assets December 31, 1890	\$172,720 47

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$28,666 51
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	89,065 72
Total.....	\$117,732 23
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	279 87
Total premium income.....	\$117,452 86
Cash received for interest upon mortgage loans.....	7,008 28
Cash received from stockholders, to make good impairment of capital.....	54,484 58
Total income during the year.....	179,545 65
Total.....	\$352,266 12

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$96,189 42
Total.....	\$96,189 42
Total amount actually paid for losses and matured endowments.....	\$96,189 42
Cash paid for surrendered policies.....	1,081 90
Cash dividends paid to policy-holders, same applied in payment of premiums.....	10,358 64
(Total paid policy-holders.....)	(\$107,629.96)
Cash paid for commissions to agents.....	19,946 35
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	5,434 91
Cash paid for medical examiners' fees.....	2,561 25
Cash paid for salaries, and other compensation of officers and other office employees.....	18,483 47
Cash paid for state and local taxes in state where organized, \$3,016.53; taxes, licenses, fines, and fees in other states, \$4,000.31.....	7,061 83
Cash paid for rent.....	4,483 04
Cash paid for furniture and fixtures, and safes for home and agency offices.....	754 08
Cash paid for advertising.....	2,159 30
Cash paid for the following items, viz.: Legal, \$1,623.77; printing, etc., \$3,885.70; postage, telegrams, exchange, express, \$978.63; miscellaneous, \$1,607.07; profit and loss, \$73.13.....	7,968 30
(Total expenses of management.....)	(\$68,792.53)
Total disbursements during the year.....	171,422 49
Balance December 31, 1891.....	\$180,843 63

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens	\$110,844 22
Cash in company's office, \$2,929.73; cash deposited in bank, \$47,242.00; total cash	50,171 73
Bills receivable, \$100.00; agents' ledger balances, \$11,227.68; total	11,327 68
Total net or ledger assets as per balance	<u>\$180,843 63</u>

OTHER ASSETS.

Interest due, \$1,528.60, and accrued, \$3,667.66, on bonds and mortgages	\$4,196 26
Gross premiums due and unreported on policies in force December 31, 1891	\$24,895 79
Gross deferred premiums on policies in force December 31, 1891	7,640 91
Total	\$32,536 70
* Deduct the loading on above gross amount	6,507 34
Net amount of uncollected and deferred premiums	26,029 36
Furniture, fixtures, and safes	2,570 97
Total of other assets	<u>32,796 59</u>
Total assets	<u>\$213,640 22</u>
Deduct items not admitted	13,898 65
Total admitted assets	<u><u>\$199,741 57</u></u>

Items not admitted.

Agent's balances	\$11,227 68
Supplies, printed matter and stationery	2,570 97
Bills receivable	190 00
Total items not admitted	<u><u>\$13,898 65</u></u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Michigan Insurance Department, according to the American table of mortality, with 4 1-2 per cent interest	\$54,405 00
Deduct net value of risks of this company reinsured in other solvent companies	318 00
Net reinsurance reserve	<u>\$54,087 00</u>
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	\$25,500 00
Total policy claims	<u>25,500 00</u>
Total liabilities (except capital stock)	<u><u>\$79,587 00</u></u>

Surplus as regards policy-holders, \$120,154.57, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$393,500	\$59,000	\$11,510,600	\$12,463,100
New policies	1,211,000	18,500	844,500	2,074,000
Totals	<u>\$2,104,500</u>	<u>\$77,500</u>	<u>\$12,355,100</u>	<u>\$14,537,100</u>

* 20 per cent deducted by commissioner.

	<i>Ceased to be in force.</i>	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
By death		\$4,000		\$92,500	\$96,500
By maturity				7,922,500	7,922,500
By surrender			\$9,500	23,000	32,500
By lapse		784,000	41,500		825,500
By change and decrease		7,000		210,300	217,300
Not taken		292,500		555,000	847,500
Totals		\$1,087,500	\$51,000	\$8,810,300	\$9,948,800
Amount in force at end of the year		\$1,017,000	\$26,500	\$3,544,800	\$4,588,300
Reinsured		20,000		5,000	25,000

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1891	798	\$2,103,500
Policies issued during year	270	793,000
Total	1,068	\$2,896,500
Deduct ceased to be in force	486	1,238,800
In force December 31, 1891	582	\$1,657,700
Losses and claims paid during the year	10	1,800,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$35,707 65

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

MICHIGAN.

(Incorporated November 6, 1887; commenced business November 12, 1887.)

HOME OFFICE, No. 150 JEFFERSON AVENUE, DETROIT.

T. W. PALMER, *President.*O. R. Looker, *Secretary.*

CAPITAL.

Capital stock paid	\$250,000
Balance of net or ledger assets December 31, 1890	\$2,732,689 20

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance	\$246,868 05
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	635,646 75
Total	\$882,514 80
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company, less dividends thereon	12,551 66
Total premium income	\$869,963 14
Cash received for interest upon mortgage loans	144,354 52
Cash received for interest on bonds owned, and dividends on stock	660 00
Cash received for interest on premium notes, loans, or liens	31,304 88
Cash received for rents for use of company's property	3,370 41
Total income during the year	1,049,652 40
Total	\$3,782,341 60

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$302,082 23	
Cash paid for matured endowments and additions.....	64,316 88	
Total	\$366,349 06	
Deduct amount received from other companies for losses or claims on policies of this company reinsured.	3,000 00	
Total amount actually paid for losses and matured endowments.....	\$363,349 06	
Cash paid for surrendered policies.....	5,702 66	
Cash dividends paid to policy-holders.....	69,180 18	
(Total paid policy-holders.....)	\$338,211 90	
Cash paid stockholders for interest or dividends.....	25,000 00	
Cash paid for commissions to agents.....	170,082 59	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	25,970 89	
Cash paid for medical examiners' fees.....	10,870 00	
Cash paid for salaries, and other compensation of officers and other office employees.....	18,088 48	
State and local taxes in state where organized, \$6,111.56; taxes, licenses, fines and fees in other states, \$18,782.05.....	19,843 61	
Cash paid for rent.....	8,597 02	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	695 47	
Cash paid for advertising.....	4,184 95	
Cash paid for the following items, viz.: legal expenses and attorney fees, \$8,020.35; printing and law documents, \$7,315.21; postage, express and exchange, \$4,553.04; stationery and office supplies and recording fees, \$6,211.08.....	21,087 68	
(Total expenses of management.....)	\$279,280 64)	
Total disbursements during the year		\$642,442 54
Balance December 31, 1891.....		\$3,139,899 06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$225,406 59
Loans secured by mortgages of real estate, first liens.....	2,428,303 80
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$12,000.00.....	10,000 00
Loans made in cash to policy-holders on this company's policies.....	299,454 87
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness.....	6,381 01

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost value.	Market value.
United States government 4%.....	\$1,923 75	
Totals (carried out at cost value).....	\$1,923 75	1,923 75
Cash deposited in bank.....		126,940 14
Bills receivable, \$32,951.67; agents' ledger balances, \$8,537.23; total.....		41,488 90
Total net or ledger assets as per balance.....		\$3,139,899 06

OTHER ASSETS.

Interest due, \$22,908.82 and accrued, \$44,579.81 on bonds and mortgages.....	\$67,488 18
Interest due, \$9,955.00 and accrued \$5,545.00 on premium notes, loans or liens.....	15,500 00
Rents accrued, \$4,127.80 on company's property or lease.....	4,127 30
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$256,295 04
Gross deferred premiums on policies in force Dec. 31, 1891.....	45,851 81
Total.....	\$302,146 85
Deduct the loading on above gross amount.....	60,429 36
Net amount of uncollected and deferred premiums.....	241,717 49
Total of other assets.....	328,827 92
Total admitted assets.....	\$3,468,726 98

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Michigan insurance department, according to the American experience table of mortality, with a 1-2 per cent interest	\$3,081,845 00	
Deduct net value of risks of this company reinsured in other solvent companies	54,567 00	
Net reinsurance reserve		\$2,976,778 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	\$18,209 26	
Total policy claims		18,209 26
Amount of any other liability of the company, viz.: policy-holders for deposits		420 92
Total liabilities (except capital stock)		\$2,995,408 18
Surplus as regards policy-holders, \$473,818.80, on the basis of admitted assets.		

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total.
In force Dec. 31, 1890	\$5,471,989 44	\$14,077,476 93	\$3,047,176 33	\$226,078 00	\$22,596,642 70
New policies issued	608,360 85	5,247,274 58	975,729 88	46,405 28	6,578,355 36
Defaulted policies restored	10,804 62	30,154 65		139 90	40,999 27
Old policies increased	2,448 53	10,153 75	1,459 61		14,061 89
Transferred (forms)	28,500 00	73,000 00	19,500 00	34 87	123,000 00
Transferred (States)	48,000 00	110,455 04	13,000 00	2,458 64	1,017,383 26
Total	\$5,186,093 54	\$19,548,514 95	\$4,056,865 77	\$275,116 69	\$30,046,590 95
Ceased to be in force.					
Death	\$74,678 33	\$80,293 88	\$34,000 00	\$5,339 19	\$204,411 40
Surrender	34,144 53	342,017 80	49,611 56	3,678 01	429,451 90
Lapse	204,850 00	617,980 17	186,500 00	503 29	969,833 46
Not taken	111,000 00	1,082,111 65	126,000 00		1,819,111 65
Expiry maturity		10,200 00		58 97	10,258 97
Decrease and change	5,382 19	53,719 24	7,842 68		66,944 11
Default	109,750 13	84,615 71	20,873 93	2,252 72	217,492 50
Transfer (forms)	39,500 00	66,500 00	16,000 00	34 87	123,034 87
Transfer (States)	48,000 00	110,455 04	13,000 00	2,458 64	173,913 68
Re-conversion (additions)				7,533 36	7,533 36
Total	\$627,305 18	\$2,457,898 49	\$403,828 17	\$21,704 06	\$3,510,830 90
Net amount at risk	\$5,538,688 36	\$17,090,621 46	\$3,653,037 60	\$253,412 63	\$36,535,760 05

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	8,707	\$7,775,360 77
Policies issued during the year	554	1,394,503 78
Total	4,291	\$9,169,864 55
Deduct ceased to be in force	299	636,906 09
In force December 31, 1891	3,992	\$8,532,958 46
Losses and claims paid during the year	40	93,906 53
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$334,817 32

LIFE
INSURANCE COMPANIES
OF OTHER STATES

ABSTRACTS

**COMPILED FROM THE ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES OF OTHER
STATES, AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE,
AND SHOWING THEIR CONDITION ON THE
31st DAY OF DECEMBER, 1891.**

ETNA LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated, 1829; commenced business, 1830.)

HOME OFFICE, 218 MAIN ST., HARTFORD, CONN.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Attorney for Michigan, DAVID A. PIERSON, of Detroit.

CAPITAL.

Capital stock paid.....\$1,250,000

Balance of net or ledger assets December 31, 1890.....\$34,500,875 21

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....\$617,512 16

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....1,684,686 97

Total.....\$4,202,190 13

Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$512.33 dividends thereon.....685 42

Total premium income.....\$4,201,508 73
Cash received for interest upon mortgage loans.....1,107,820 50
Cash received for interest on bonds owned, and dividends on stock.....681,147 66
Cash received for interest on premium notes, loans or liens, collateral loans.....68,460 14
Cash received for interest on other debts due the company.....47,203 13
Cash received for rents for use of company's property.....20,758 82
Cash received for profits on bonds, or stocks, actually sold, interest on deposits.....27,267 20

Total income during the year.....6,203,974 79

Total.....\$40,704,850 00

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....\$1,679,576 70
Premium notes, loans, or liens used in payment of the same.....29,299 75
Cash paid for matured endowments and additions.....1,021,403 41
Premium notes, loans or liens used in payment of same.....8,633 82

Total.....\$2,739,183 68

Deduct amount received from other companies for losses or claims on policies of this company reinsured.....832 00

Total amount actually paid for losses and matured endowments.....\$2,738,351 68
Cash paid for surrendered policies.....127,576 91
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....21,484 95
Cash surrender values, including reconverted additions applied in payment of premiums.....211,345 90
Cash dividends paid to policy-holders.....590,932 05
Premium notes, loans, or liens used in payment of dividends to policy-holders.....65,266 22
(Total paid policy-holders.....\$3,754,897 71)
Cash paid stockholders for interest or dividends.....125,000 00
Cash paid for commissions to agents.....543,217 77

Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	\$30,895 41
Cash paid for medical examiners' fees	41,247 00
Cash paid for salaries, and other compensation of officers and other office employees	87,392 93
Cash paid for United States taxes and revenue stamps, state and local taxes in state where organized, \$99,717.71; taxes, licenses, fines, and fees in other states, \$40,157.93	109,875 64
Cash paid for rent	11,056 24
Cash paid for furniture and fixtures, and safes for home and agency offices	1,477 27
Cash paid for advertising	8,988 90
Cash paid for the following items, viz.: Supplies, \$24,579.50; express, \$7.19; exchange, \$2,224.94; telegraph, \$1,008.48; postage, \$25,275.22; printing, \$4,255.19; legal, \$10,560.81; stationery, \$4,128.11; incidentals, \$2,052.25 (Total expenses of management.....\$915,374.80)	51,278 64
Total disbursements during the year	\$4,795,272 51
Balance December 31, 1891	\$35,909,577 49

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	\$574,591 81
Loans secured by mortgages of real estate, first liens	17,900,532 19
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$590,980.00	428,028 31
Loans made in cash to policy-holders on this company's policies	318,650 62
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	1,026,355 61

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bank stocks:	Cost value.	Market value.
Connecticut River Banking Company	\$30,985 00	\$11,750 00
Metropolitan Bank, New York	5,587 50	675 00
Phoenix National Bank, Hartford	124,235 50	119,340 00
Mercantile	42,886 25	86,000 00
City	60,900 75	46,144 00
Hartford	107,720 25	116,250 00
First	92,080 66	79,612 00
Nat'l Exchange	93,729 80	100,880 00
American National	98,576 87	107,736 00
Farmers and Mechanics National Bank, Hartford	83,684 25	41,470 00
Suffield National Bank, Suffield	8,375 00	9,900 00
New Britain National Bank, New Britain	28,450 00	37,500 00
Charter Oak	97,572 25	87,780 00
Ætina	30,199 48	80,780 00
Hartford Trust Company,	25,085 00	31,200 00
United States Bank,	5,282 50	17,500 00
Rockville National Bank, Rockville	20,000 00	25,000 00
Security Company, Hartford	10,000 00	15,000 00
	\$999,700 04	\$964,667 00
United States government bonds:		
U. S. Funded Loan, 4 per cent.	\$485,875 00	\$479,700 00
Railroad and other stocks and bonds:		
Connecticut River Railroad Stock	\$39,372 25	\$80,960 00
Ætina Fire Insurance Stock	19,236 63	21,420 00
N. Y., N. H. & Hartford Railroad Stock	281,994 00	419,175 00
Columbus & Indianapolis R. R. Bonds	45,000 00	51,000 00
Cincinnati & Indiana	20,675 00	24,480 00
Cleveland, Painesville & Ashtabula R. R. Bonds	13,671 25	14,420 00
Union Pacific R. R. Bonds	30,690 00	32,700 00
Keokuk & Des Moines R. R. Bonds,		
" " " " Stock, Pref.	22,083 20	17,384 00
" " " " " " Com.		
Atlantic Dock Bonds	25,000 00	27,000 00
Chicago, Milwaukee & St. Paul R. R. Bonds	25,000 00	23,750 00
Vermont Valley R. R. Bonds	150,750 00	159,000 00
Chicago, Burlington & Quincy R. R. Stock	12,687 50	11,880 00
N. Y. Central & Hudson River	25,000 00	23,000 00
Union Pacific R. R. Stock	18,625 00	9,200 00
Terre Haute & Logansport R. R. Bonds	100,000 00	110,000 00
Hartford & New York Transportation Co.	12,000 00	12,000 00
	\$841,734 88	\$1,042,374 00

State, city, county, and town bonds:

	<i>Cost value.</i>	<i>Market value.</i>
City of Brantford.....	\$97,500 00	\$100,000 00
Province of Manitoba.....	149,398 34	163,240 00
South Carolina state.....	29,410 00	39,399 75
Virginia ".....	23,357 94	18,354 00
Tennessee ".....	36,100 00	20,090 00
Connecticut ".....	200,000 00	204,000 00
Mobile city.....	140,500 00	129,280 00
Hartford non-taxable city.....	68,950 00	77,280 00
" capitol city.....	87,740 00	98,580 00
" funded city.....	163,620 00	180,600 00
Louisville city.....	89,750 00	116,000 00
Kansas city.....	90,500 00	112,000 00
New Britain city.....	130,689 00	149,500 00
Council Bluffs city.....	7,500 00	7,500 00
Plattsmouth, Neb., city.....	23,000 00	23,000 00
London, Ont., city.....	75,000 00	75,750 00
New Boston city.....	7,000 00	7,000 00
Jersey City city.....	110,900 00	129,800 00
Ottawa city.....	188,000 00	145,640 00
Newark city.....	172,015 00	198,890 00
Indianapolis city.....	427,570 00	434,000 00
Quincy city.....	11,584 00	24,000 00
Milwaukee water city.....	58,500 00	67,100 00
Cincinnati city.....	100,000 00	130,000 00
St. Paul city.....	52,350 00	64,800 00
St. Paul, Neb., city.....	20,000 00	20,000 00
Webster city.....	37,000 00	37,000 00
Hull city.....	40,000 00	41,200 00
Girard city.....	5,000 00	5,000 00
Oxford city.....	9,800 00	10,000 00
Lincoln city.....	29,500 00	30,975 00
Olathe City city.....	12,000 00	12,000 00
Emporia city.....	20,500 00	20,500 00
Hartland city.....	10,000 00	10,000 00
Wymore city.....	5,000 00	5,000 00
Andubon city.....	5,000 00	5,000 00
Ness City city.....	11,875 00	12,500 00
Russell city.....	5,000 00	5,000 00
Montreal Harbor, city.....	60,000 00	64,300 00
Lincoln city.....	11,820 00	12,000 00
Quebec city.....	40,000 00	41,500 00
Stratford city.....	21,000 00	22,470 00
Toronto city.....	498,317 00	502,200 00
Winfield city.....	10,000 00	10,000 00
Dighton city.....	6,000 00	6,000 00
Kendallville city.....	13,000 00	13,000 00
Wichita city.....	46,000 00	50,000 00
Quebec, Government.....	207,500 00	232,400 00
Hartford City Salt Company.....	15,000 00	15,000 00
Cimarron city.....	10,000 00	9,000 00
David city.....	6,300 00	7,000 00
Ellsworth city.....	37,280 00	40,540 00
Superior city.....	13,000 00	13,000 00
Seneca city.....	9,500 00	10,000 00
Pratt city.....	12,900 00	15,000 00
Burrton city.....	12,380 00	14,000 00
Lyon city.....	32,200 00	35,000 00
Canton city.....	6,405 00	7,000 00
Norton city.....	16,400 00	17,000 00
Kingman city.....	10,000 00	10,000 00
South Hutchinson city.....	3,500 00	3,500 00
Loup City city.....	6,000 00	6,000 00
Conway Springs city.....	13,000 00	13,000 00
Douglas city.....	11,000 00	11,000 00
Coolidge city.....	10,000 00	8,000 00
Johnson city.....	7,350 00	7,000 00
Englewood city.....	4,200 00	4,000 00
Seward city.....	13,500 00	15,000 00
Governor's Foot Guard.....	10,000 00	10,000 00
City of Alma.....	8,122 50	9,000 00
" Orleans.....	8,500 00	8,500 00
" Hastings.....	54,000 00	58,800 00
Monroe county.....	35,000 00	42,000 00
Ford county.....	48,500 00	52,500 00
Macoupin county.....	78,800 00	82,740 00
Mason and Tazewell county.....	27,000 00	28,350 00
" ".....	7,000 00	7,350 00
Gallatin county.....	10,400 00	6,500 00
Hudson (N. J.) county.....	49,843 75	52,500 00
Ramsey county.....	32,000 00	33,920 00
Edward county.....	20,000 00	21,000 00
Moultrie county.....	60,000 00	60,000 00
Ellsworth county.....	26,000 00	27,300 00
Lyon county.....	35,000 00	21,000 00
Monroe county.....	2,000 00	2,000 00
Pawnee county.....	25,000 00	26,250 00
Harper county.....	11,500 00	12,075 00

State, city, county, and town bonds:

Cost value. Market value.

Stafford county.....	\$5,000 00	\$5,250 00
Benton county.....	12,000 00	12,360 00
St. Clair Drainage.....	20,000 00	21,000 00
Hunt Drainage Dist.....	24,250 00	25,000 00
Drainage Dist. No. 2.....	3,250 00	3,250 00
Ulysses City.....	9,500 00	9,000 00
Reno county.....	20,800 00	21,525 00
Seward county.....	47,000 00	47,000 00
Clay county.....	24,125 00	26,250 00
Jackson county bridge.....	5,000 00	5,000 00
Paris town.....	21,000 00	21,680 00
Hartford town.....	51,800 00	54,550 00
Georgetown town.....	3,000 00	3,000 00
Grant town.....	30,000 00	31,500 00
Urbana town.....	3,500 00	3,500 00
Lennox town.....	3,500 00	3,500 00
Meade county.....	23,000 00	23,000 00
Gray county.....	7,500 00	7,500 00
Nickerson city.....	10,000 00	10,000 00
Lakin township.....	10,000 00	7,000 00
Muncie city.....	20,000 00	20,000 00
Ironwood city.....	20,000 00	20,000 00
Meade Center township.....	16,000 00	16,000 00
Jackson town.....	9,900 00	10,000 00
Kirklin town.....	1,500 00	1,500 00
Coaticook town.....	21,000 00	21,000 00
Breckenridge town.....	2,500 00	2,500 00
Lake Fork town.....	10,868 40	10,868 40
Montrose county.....	6,000 00	6,000 00
Huntington county.....	4,500 00	4,500 00
Las Animas county.....	29,300 00	30,179 00
Goodland city.....	9,000 00	9,000 00
Pawnee city.....	4,000 00	4,000 00
Greenfield city.....	2,878 40	2,878 40
Dallas city.....	50,000 00	56,000 00
Anthony city.....	19,000 00	20,000 00
Harper city.....	19,000 00	20,000 00
Beatrice city.....	10,000 00	10,000 00
Goldendale city.....	12,500 00	12,500 00
Tipton city.....	10,305 00	10,805 00
Kelthsburgh town.....	24,000 00	24,720 00
Ross town.....	21,888 00	22,544 64
Lewis town.....	31,000 00	27,900 00
Stewart town.....	3,000 00	3,000 00
Highland town.....	10,000 00	10,000 00
Newman & Fullerton town.....	4,000 00	4,000 00
Rock Creek town.....	25,710 00	29,000 00
Sprague town.....	40,183 33	42,000 00
Province of Quebec town.....	153,137 50	168,800 00
Bloomfield town.....	30,824 00	30,000 00
Dodge town.....	3,000 00	3,000 00
Champaign town.....	52,000 00	54,600 00
Mt. Forest town.....	20,000 00	20,600 00
Sangamon town.....	2,000 00	2,000 00
Pleasant town.....	35,350 00	17,500 00
Hager Slough town.....	4,000 00	4,000 00
Boone town.....	13,000 00	13,000 00
Creek town.....	12,000 00	12,000 00
North Baltimore town.....	6,000 00	6,000 00
Reeder town.....	15,848 00	16,000 00
Jefferson town.....	6,000 00	6,000 00
Humeston town.....	2,500 00	2,500 00
Great Bend town.....	6,000 00	6,000 00
Harlan town.....	6,600 00	6,600 00
Edgewood village town.....	1,000 00	1,000 00
Tuscola town.....	10,000 00	10,300 00
Butler town.....	11,000 00	11,000 00
Emmetsburg town.....	4,000 00	4,000 00
Allerton town.....	1,500 00	1,500 00
Coldwater town.....	10,000 00	10,000 00
Lamar town.....	6,000 00	6,180 00
Wild Cat town.....	2,000 00	2,000 00
Hubbard town.....	3,000 00	3,000 00
Fon du Lac town.....	40,000 00	42,000 00
Sabula town.....	3,000 00	3,000 00
Neodesha town.....	12,000 00	12,000 00
Baxter Springs town.....	20,500 00	20,500 00
Monroe township town.....	38,610 00	39,000 00
Morton township town.....	8,550 00	9,000 00
Henderson town.....	4,750 00	5,000 00
Lockridge town.....	7,600 00	8,000 00
Stranger town.....	9,800 00	10,000 00
Washington town.....	14,400 00	15,000 00
Rolling Prairie town.....	31,300 00	35,000 00
Cicero town.....	18,000 00	18,000 00
Hayes town.....	6,500 00	6,500 00
	17,575 00	18,620 00

State, city, county, and town bonds:

Cost value. Market value.

South English school.....	\$500 00	\$500 00
Van Horn school.....	2,500 00	2,500 00
Oxford Junction school.....	5,000 00	5,000 00
Snow Hill school.....	3,600 00	3,600 00
Chariton school.....	4,000 00	4,000 00
Clearfield school.....	1,200 00	1,200 00
School districts Nos. 4 and 77 school.....	4,000 00	4,000 00
Dunlap school.....	6,000 00	6,000 00
Imogene school.....	500 00	500 00
School district No. 10 school.....	2,000 00	2,000 00
Lineville school.....	4,000 00	4,000 00
Panora school.....	3,500 00	3,500 00
Saline county school.....	1,859 85	1,859 85
School district No. 42 school.....	5,000 00	5,000 00
Lebanon school.....	22,500 00	22,950 00
Inlet Swamp drainage.....	8,800 00	8,800 00
City of Victoria city.....	80,000 00	86,000 00
" Oosawatoomie city.....	20,000 00	20,000 00
Hamilton county.....	40,000 00	39,000 00
City of Downs city.....	29,100 00	30,000 00
Beaver precinct.....	14,000 00	13,720 00
Lincoln township.....	6,720 00	7,000 00
Jefferson precinct.....	4,800 00	4,900 00
City of Santa Fé city.....	4,500 00	4,500 00
Fargo township.....	15,000 00	14,700 00
Stanton county.....	11,700 00	12,000 00
Haskell county.....	10,000 00	10,000 00
Lane county.....	33,000 00	33,000 00
Vancouver city.....	225,000 00	245,312 50
St. Hyacinthe city.....	30,000 90	30,000 00
Enterprise city.....	10,000 00	10,200 00
Three Rivers city.....	32,500 00	35,232 50
Sault Ste. Marie city.....	20,000 00	21,200 00
Springfield, Kansas, city.....	16,000 00	13,800 00
Lincoln precinct.....	4,800 00	4,800 00
Anthony township.....	2,650 00	3,000 00
Spring township.....	12,350 00	13,000 00
Grant township.....	12,255 00	12,900 00
Sheriden township.....	2,070 00	2,070 00
Ford township.....	14,700 00	15,000 00
Owego township.....	6,000 00	6,000 00
Valley township.....	2,375 00	2,450 00
Newman township drainage No. 3.....	10,000 00	10,000 00
Young America township drainage No. 1.....	46,500 00	47,430 00
Beaver Lake township drainage.....	21,000 00	21,420 00
Iroquois county drainage district No. 1.....	11,000 00	11,380 00
Indian Grave drainage district.....	34,389 39	37,000 41
Nelson precinct.....	22,000 00	22,000 00
Nichols precinct.....	7,000 00	7,000 00
Ainsworth village.....	8,000 00	8,000 00
North St. Paul village.....	22,000 00	22,000 00
Atkinson village.....	7,000 00	7,000 00
Valentine village.....	8,400 00	8,400 00
Parkdale town.....	74,847 74	74,847 74
City of St. Thomas.....	123,832 11	123,832 11
West Toronto Junction.....	99,167 73	102,935 16
Town of Windsor, Ontario.....	106,551 08	112,411 34
City of Kingston, ".....	53,963 99	55,582 91
City of Belleville, ".....	50,000 00	52,500 00
Hartford city.....	250,000 00	250,000 00
Angus school.....	5,000 00	2,500 00
Superior city.....	25,000 00	25,500 00
Peoria city.....	25,000 00	25,500 00
Young America township drainage district.....	11,600 00	11,600 00
Iroquois county drainage district No. 4.....	4,475 00	4,475 00
New Pankey Pond drainage district.....	4,000 00	4,000 00
Brocton drainage district.....	11,000 00	11,000 00
Cote Sainte Antoine.....	98,250 00	100,000 00
Town of Gault.....	49,125 00	50,000 00
Province of New Brunswick.....	50,000 00	50,000 00
City of St. John (New Brunswick).....	49,375 00	50,000 00
" Hamilton (Province of Ontario).....	47,334 55	48,327 50
" Halifax.....	100,000 00	100,000 00
" Sherbrooke (Province of Quebec).....	72,750 00	75,000 00
Roman Catholic School, Montreal.....	85,000 00	85,000 00
Protestant School, Montreal.....	101,887 60	103,000 00
Connecticut State Warrants.....	167,312 05	167,312 08
	\$9,392,353 58	\$9,370,133 09

Recapitulation:

Bank stocks.....	\$999,700 04	\$984,667 00
U. S. government bonds.....	435,375 00	479,700 00
Railroad and other stocks and bonds.....	841,784 88	1,042,374 00
State, city, county, and town bonds.....	9,392,353 58	9,370,133 09

Totals (carried out at cost value).....

\$11,669,668 45 \$12,356,874 09

\$11,669,663 45

Cash in company's office, \$20,737.28; cash deposited in bank, \$3,916,866.68;	
total cash.....	\$3,937,603 96
Bills receivable, agents' ledger balances.....	4,151 54
Special deposit with accident department.....	50,000 00
Total net or ledger assets as per balance.....	\$35,909,577 49

OTHER ASSETS.

Interest due, \$22,914.16, and accrued, \$178,176.84, on bonds and mortgages.....	\$196,081 00
Interest due, \$5,755.00, and accrued, \$31,816.30, on bonds and stocks.....	87,071 30
Interest accrued on collateral loans.....	7,906 25
Interest accrued on premium notes, loans or liens.....	175,256 92
Market value of bonds and stocks over cost.....	637,210 61
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$145,817 84
Gross deferred premiums on policies in force Dec. 31, 1891.....	250,630 79
Total.....	\$396,488 63
Deduct the loading on above gross amount.....	79,287 73
Net amount of uncollected and deferred premiums.....	\$17,150 90
Surplus accident department.....	16,973 35
Total of other assets.....	1,487,660 56
Total assets.....	\$37,397,238 05
Deduct items not admitted.....	4,151 54
Total admitted assets.....	\$37,393,086 51

Items not admitted.

Cash advanced to, or in the hands of officers or agents.....	\$4,151 54
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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Connecticut insurance dept., according to the American table of mortality, with 4 1-2 per cent interest.....	\$29,063,559 00
Deduct net value of risks of this company reinsured in other solvent companies.....	45,142 00
Net reinsurance reserve.....	\$29,013,417 00
Claims for matured endowments due and unpaid.....	\$12,375 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	204,919 00
Claims for death losses, and other policy claims resisted by the company.....	4,000 00
Total policy claims.....	251,324 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	264,408 17
Liabilities accident department.....	29,209 06
Amount of any other liability of the company, viz: premiums paid in advance.....	3,011 59
Bills payable.....	5,777 66
Total liabilities (except capital stock).....	\$29,567,147 48

Surplus as regards policy-holders, \$7,825,989.03, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	Term.	Total.
In force at end of previous year.....	\$50,819,944 94	\$14,615,146	\$22,231,291	\$117,666,381 94
New policies.....	2,213,588 00	12,953,567	8,011,000	23,178,155 00
Old revised.....	15,704 00	52,358	124,000	192,067 00
Old increased.....				
Totals.....	\$58,049,236 94	\$57,621,096	\$30,356,291	\$141,026,623 94

<i>Ceased to be in force.</i>	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
By death.....	\$1,165,131 00	\$354,233	\$228,750	\$1,748,114 00
By maturity.....		1,026,479	1,444,800	2,441,279 00
By surrender.....	458,051 00	556,727	601,754	1,616,582 00
By lapse.....	782,181 00	2,350,522	2,414,100	5,396,803 00
By change and decrease.....	10,956 00	122,595	24,500	158,051 00
Not taken.....	891,777 00	2,964,650	1,407,200	4,763,627 00
Totals.....	\$3,758,086 00	\$7,275,206	\$8,068,104	\$18,119,406 00
Amount in force at end of the year.....	\$50,291,140 94	\$50,945,890	\$24,270,187	\$124,907,217 94

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1890.....	1,093	\$1,766,892 00
Policies issued during year.....	209	414,720 00
Total.....	1,302	\$2,181,412 00
Deduct ceased to be in force.....	162	349,514 00
In force Dec. 31, 1891.....	1,140	\$1,831,898 00
Losses and claims paid during the year.....	29	80,043 82
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$48,759 11

BERKSHIRE LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated May, 1851; commenced business September 4, 1851.)

HOME OFFICE, PITTSFIELD.

WM. B. PLUNKETT, *President.* - - - - - JAMES W. HULL, *Secretary.*

Attorney for Michigan, F. E. DRIGGS, of Detroit.

CAPITAL.

Capital stock paid.....\$25,500 00

Balance of net or ledger assets December 31, 1890.....	\$4,511,156 00
Increase in funds held to cancel contingent liabilities included in full under "V" liabilities.....	828 92
	\$4,511,979 92

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$345,195 53
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	836,785 38
Total.....	\$1,181,980 91
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$2,624.75 dividends thereon.....	21,178 87
Total premium income.....	\$1,160,807 04
Cash received for interest upon mortgage loans.....	151,939 94
Cash received for interest on bonds owned, and dividends on stock.....	31,718 63
Cash received for interest on premium notes, loans, or liens.....	7,777 69
Cash received for interest on other debts due the company.....	28,525 85
Cash received for rents for use of company's property.....	19,156 25
Total income during the year.....	1,399,955 40
Total.....	\$5,911,935 32

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions	\$292,201 48	
Premium notes, loans, or liens used in payment of the same	1,678 52	
Cash paid for matured endowments and additions	77,636 58	
Premiums, notes, loans, or liens used in payment of the same	822 47	
Total	\$372,339 00	
Total amount actually paid for losses and matured endowments	\$372,339 00	
Cash paid for surrendered policies	212,074 51	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	8,663 71	
Cash surrender values, including reconverted additions applied in payment of premiums	2,800 73	
Cash dividends paid to policy-holders, same applied in payment of premiums	169,090 99	
(Total paid policy-holders)	\$764,968 94	
Cash paid stockholders for interest or dividends	1,785 00	
Cash paid for commissions to agents	137,060 24	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	30,870 48	
Cash paid for medical examiners' fees	18,438 00	
Cash paid for salaries, and other compensation of officers and other office employees	28,938 94	
Cash paid for United States taxes and revenue stamps, state and local taxes in state where organized, \$5,708.83; taxes, licenses, fines, and fees in other states, \$11,706.42	17,410 25	
Cash paid for rent	8,700 83	
Cash paid for advertising	7,095 15	
Cash paid for the following items, viz.: Miscellaneous expenses	24,832 74	
(Total expenses of management)	\$267,146 65	
Total disbursements during the year		\$1,033,900 59
Balance December 31, 1891		\$4,878,034 73

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	\$429,205 01
Loans secured by mortgages of real estate, first liens	2,920,372 39
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is	374,042 00
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	140,363 37

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

United States bonds:	Cost value.	Market value.
U. S. 4 per cent registered	\$128,720 25	\$140,250 00
County and municipal bonds:		
Berkshire Co., Mass.	36,850 00	38,500 80
Pittsfield, Mass., sewer	40,000 00	40,000 00
" " water	30,500 00	30,500 00
" " fire district	6,000 00	6,000 00
" " " "	52,500 00	52,500 00
" " " "	5,000 00	5,000 00
" " " "	4,000 00	4,000 00
Hinsdale, " " "	88,000 00	88,000 00
Readsboro, " " "	10,000 00	10,000 00
Dalton, " " "	7,500 00	7,500 00
Cheshire, " town	2,500 00	2,500 00
West Springfield, Mass.	7,000 00	7,000 00
Westfield, Mass., water	3,000 00	3,000 00
Railroad bonds:		
New York Central & Hudson River	81,950 00	81,960 00
New York & New England	30,000 00	30,000 00
New York, O. & Western	11,290 00	11,400 00
St. Louis & Iron Mountain	10,700 00	10,700 00
Boston & Albany	55,000 00	55,000 00
Railroad stock:		
Berkshire	18,915 00	14,036 00
New York Central & Hudson River	20,550 00	23,200 00
Stockbridge & Pittsfield	21,275 00	21,460 00
Bank stock:		
Pittsfield National	34,540 00	41,250 00
Adams National	31,250 00	36,250 00
Agricultural National	60,000 00	75,000 00
Miscellaneous:		
Commercial Union Tel. stock	1,000 00	1,000 00
Totals (carried out at cost value)	\$690,950 25	\$733,996 00
		690,950 25

Cash in company's office, \$753.06; cash deposited in bank, \$305,062.42;	
total cash	\$305,815 47
Agents' ledger balances	15,140 39
Sundry debtors	2,145 85
Total net or ledger assets as per balance	\$4,878,034 73
Deduct depreciation	1,467 07
Total assets	\$4,876,567 66

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$44,607 27
Interest due and accrued on bonds and stocks	3,448 70
Interest due and accrued on collateral loans	3,688 86
Interest due and accrued on premium notes, loans or liens	5,180 76
Rents due and accrued on company's property or lease	106 25
Market value of bonds and stocks over cost	48,045 75
Gross premiums due and unreported on policies in force December 31, 1891.	\$57,613 54
Gross deferred premiums on policies in force December 31, 1891	90,776 71
Total	\$148,390 25
Deduct the loading on above gross amount	29,678 05
Net amount of uncollected and deferred premiums	\$118,712 20
Total of other assets	218,789 79
Total assets	\$5,095,357 45
Deduct items not admitted	17,286 24
Total admitted assets	\$5,078,071 21

Items not admitted.

Agent's balances	\$15,140 39
Loans on personal security, indorsed or not, sundry debtors	2,145 85
Total items not admitted	\$17,286 24

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Massachusetts insurance department, according to the <i>actuaries table of mortality, with 4 per cent interest</i> ,	\$4,494,277 00
Net reinsurance reserve	\$4,494,277 00
Claims for matured endowments due and unpaid (policies not presented for payment)	\$1,918 18
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	86,919 00
Total policy claims	38,832 13
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	2,620 88
Amount of any other liability of the company, viz.: Premiums paid in advance	7,330 76
Sundry ledger credits	3,566 71
Total liabilities (except capital stock)	\$4,546,627 48

Surplus as regards policy-holders, \$581,443.73, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total am't.
In force at end of previous year	\$21,126,221 00	\$6,630,336 00	\$343,700 00	\$278,306 00	\$28,374,563 00
New policies	5,355,500 00	911,600 00			6,787,100 00
Old revived	67,500 00	7,080 00			74,500 00
Policies extended by act of 1861			23,500 00		23,500 00
Policies extended by act of 1880	12,252 00	8,079 00			20,331 00
Added by dividends				\$64,587 00	\$64,587 00
Totals	\$27,061,473 00	\$7,557,515 00	\$367,200 00	\$620,893 00	\$35,606,581 00

<i>Ceased to be in force.</i>	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Additions.</i>	<i>Total.</i>
By death.....	\$235,486 00	\$70,715 00	\$6,000 00	\$2,692 00	\$314,893 00
By expiry.....	-----	-----	57,000 00	-----	57,000 00
By maturity.....	-----	74,834 00	-----	3,625 00	78,459 00
By surrender.....	\$22,636 00	\$68,709 00	23,500 00	206,990 00	1,114,885 00
By lapse.....	1,298,250 00	195,500 00	-----	11,510 00	1,505,260 00
Not taken.....	1,557,500 00	179,500 00	-----	-----	1,737,000 00
Totals.....	\$8,613,872 00	\$877,258 00	\$91,500 00	\$324,817 00	\$4,807,447 00
Amount in force at end of the year.....	\$23,447,601 00	\$6,680,257 00	\$275,700 00	\$895,576 00	\$30,799,134 00
Reinsured.....	547,900 00	88,000 00	-----	-----	635,900 00

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1891.....	895	\$1,689,409
Policies issued during year.....	150	362,500
Totals.....	1,015	\$2,051,909
Deduct ceased to be in force.....	120	\$84,200
In force December 31, 1891.....	895	\$1,767,709
Losses and claims paid during the year.....	4	3,115
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$48,619 33

CANADA LIFE INSURANCE COMPANY.

CANADA.

(Incorporated April 25, 1849; commenced business August 21, 1847.)

HOME OFFICE, HAMILTON, ONTARIO.

ALEXANDER G. RAMSEY, *President.*ROLLAND HILLS, *Secretary.*

Attorney for Michigan, HENRY M. CAMPBELL, of Detroit.

CAPITAL.

Capital stock paid.....\$125,000

Balance of net or ledger assets December 31, 1890.....\$10,574,570 43

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$182,100 45
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,440,364 22
Total.....	\$1,622,464 67
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	3,751 87
Total premium income.....	\$1,618,713 30
Cash received for interest upon mortgage loans.....	216,324 01
Cash received for interest on bonds owned, and dividends on stock.....	339,288 44
Cash received for interest on premium notes, loans, or liens.....	
Cash received for interest on other debts due the company.....	
Cash received for rents for use of company's property.....	24,257 20
Cash received for profits on bonds, or stocks, <i>actually sold</i>	10,231 95
Total income during the year.....	2,209,344 90
Total.....	\$12,783,915 33

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$548,674 77	
Premium notes, loans, or liens used in payment of the same.....	1,399 63	
Cash paid for matured endowments and additions.....	46,695 80	
Premium notes, loans, or liens used in payment of same.....	799 99	
Total.....	\$597,569 74	
Deduct amount received from other companies for losses or claims on policies of this company reinsured.....	4,704 00	
Total amount actually paid for losses and matured endowments.....	\$592,865 74	
Cash paid to annuitants.....	400 00	
Cash paid for surrendered policies.....	66,688 67	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	495 60	
Cash dividends paid to policy-holders, \$72,188.59; same applied in payment of premiums, \$171,718.51.....	248,907 10	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,794 32	
(Total paid policy-holders.....)	\$906,151 43)	
Cash paid stockholders for interest or dividends.....	25,000 00	
Cash paid for commissions to agents.....	133,715 86	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	81,411 00	
Cash paid for medical examiners' fees.....	8,755 11	
Cash paid for salaries, and other compensation of officers and other office employees.....	60,120 17	
State and local taxes in state where organized.....	8,548 92	
Cash paid for rent.....	23,520 01	
Cash paid for advertising.....	5,483 53	
Cash paid for the following items, viz.: printing, stationery, postage, exchange, books and periodicals, fuel and gas, valuation of liabilities by Michigan insurance department, etc.....	18,895 92	
(Total expenses of management.....)	\$286,950 52)	
Total disbursements during the year.....	\$1,218,101 95	
Balance December 31, 1891.....	\$11,565,813 38	

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$865,976 57
Loans secured by mortgages of real estate, first liens.....	3,649,981 14
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$2,628,661.50.....	2,225,713 31
Loans made in cash to policy-holders on this company's policies.....	1,123,434 96
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	112,335 81

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost value.	Market value.
City bonds.....	\$337,795 11	\$397,795 11
County bonds.....	87,578 34	87,578 34
Town bonds.....	672,292 29	672,292 29
Township bonds.....	185,806 99	185,806 99
Village bonds.....	540,071 20	540,619 25
Bank stock.....	536,190 25	535,465 00
Loan Co.'s stock.....	40,848 00	41,711 50
Gas Co.'s stock.....	38,008 65	38,008 65
Loan Co.'s debentures.....	150,000 00	150,000 00
Bridge Co.'s debentures.....	6,000 00	6,000 00
Telegraph Co.'s stock.....	5,723 50	6,231 00
Railway bonds.....	7,455 75	7,455 75
Street railway bonds.....	11,080 00	11,000 00
Water Works Co.'s debentures.....	335,000 00	335,000 00
Cotton Co.'s bonds.....	316,000 00	316,000 00
Rolling Stock Co.'s debentures.....	101,000 00	101,000 00
Newfoundland government inscribed stock.....	50,535 13	50,535 13
United States government bonds.....	127,250 00	127,250 00
Totals (carried out at cost value).....	\$3,570,940 21	\$3,624,873 81
Cash in company's office, \$40.72; cash deposited in bank, \$8,593.32; total cash.....		8,634 04
Ground rent.....		1,090 99
Total net or ledger assets as per balance.....		\$11,558,106 53

OTHER ASSETS.

Interest due, \$20,991.50, and accrued, \$79,089.31 on bonds and mortgages	\$100,081 31	
Interest due, \$1,757.13, and accrued, \$44,829.96 on bonds and stocks	48,587 09	
Interest due, \$11,378.13, and accrued, \$35,662.55 on collateral loans	78,040 73	
Rents due, \$506.29, and accrued, \$4,707.43 on company's property or lease	5,213 72	
Gross premiums due and unreported on policies in force Dec. 31, 1891	\$187,741 38	
Gross deferred premiums on policies in force Dec. 31, 1891	121,579 35	
Total	\$309,320 71	
Deduct the loading on above gross amount	61,864 14	
Net amount of uncollected and deferred premiums	\$247,456 57	
Furniture, fixtures and safes	6,937 50	
Suspense account	769 85	
Total of other assets		\$485,086 27
Total assets		\$12,043,192 80
Deduct items not admitted		7,706 85
Total admitted assets		\$12,035,485 95

Items not admitted.

Furniture, fixtures and safes	\$6,937 50
Suspense account	769 85
Total items not admitted	\$7,706 85

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Michigan Insurance department according to the American experience table of mortality, with 4 1-2 per cent interest	\$10,243,413 89	
Deduct net value of risks of this company reinsured in other solvent companies	23,828 00	
Net reinsurance reserve		\$10,219,585 89
Claims for death losses due and unpaid	\$17,875 00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	29,143 00	
Total policy claims		47,018 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		17,996 60
Amount of any other liability of the company, viz.: premiums paid in advance		4,639 87
Total liabilities (except capital stock)		\$10,289,242 36

Surplus as regards policy-holders, \$1,746,243.59, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total.
In force at end of previous year	\$43,675,230 00	\$6,963,587 00	\$38,045 14	\$3,359,639 12	\$54,086,501 26
New policies	4,539,949 00	1,122,634 00	7,000 00		5,669,583 00
Old revived	431,600 00	54,500 00		4,621 08	540,721 08
Old increased	10,000 00	3,000 00			13,000 00
Totals	\$48,706,779 00	\$8,143,971 00	\$38,045 14	\$3,364,310 00	\$60,310,105 34
Ceased to be in force.					
By death	\$408,178 00	\$49,263 00	\$300 00	\$51,498 85	\$509,438 85
By maturity		40,100 00	3,000 00	7,015 98	50,115 98
By surrender	866,657 00	133,597 00	5,900 00	27,634 57	1,033,857 57
By lapse	1,549,550 00	191,000 00	10,000 00	19,673 88	1,770,223 88
By change and decrease	38,500 00	4,500 00		163,323 08	211,823 08
By transfer	3,000 00	10,000 00			13,000 00
Not taken	558,750 08	146,900 00			704,750 00
Totals	\$3,224,635 08	\$574,459 00	\$18,500 00	\$274,193 31	\$4,091,787 31
Amount in force at end of the year	\$45,482,144 00	\$7,569,512 00	\$76,545 14	\$3,080,116 89	\$56,218,318 03
Reinsured	87,787 00	16,900 00		10,348 30	114,035 30

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	95	\$363,000
Policies issued during year	188	506,000
Total	283	\$847,000
Deduct ceased to be in force	53	148,000
In force December 31, 1891	230	\$731,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$18,509 07

COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated July 23, 1888; commenced business February 8, 1889.)

HOME OFFICE, 45 BROADWAY, NEW YORK CITY.

JOHN I. HOLLY, *President*. - - - - - A. C. HUNT, *Secretary*.

Attorney for Michigan, H. R. JOSSELYN, of Detroit.

CAPITAL.

Capital stock paid\$200,000

Balance of net or ledger assets December 31, 1890	\$232,331 23
Increase of capital during 1891	25,700 00
	<u>\$258,031 22</u>

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance	\$326,634 84
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	207,472 18
Total	\$434,156 97
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company, less dividends thereon	2,605 20
Total premium income	\$431,551 77
Cash received for interest upon mortgage loans	7,596 35
Entrance and exchange fees and amounts in lieu thereof received from national alliance	2,889 95

Total income during the year 442,038 07

Total \$700,119 29

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions, including mortuary dividend.....	\$216,969 65	
Total	\$216,969 65	
Total amount actually paid for losses and matured endowments	\$216,969 65	
Cash dividends paid to policy-holders, and applied in payment of premiums	40,757 80	
(Total paid policy-holders.....)	\$257,727.45)	
Cash paid for commissions to agents.....	87,217 11	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	7,691 19	
Cash paid for medical examiners' fees.....	6,345 00	
Cash paid for salaries, and other compensation of officers and other office employees.....	34,197 48	
Cash paid for taxes, licenses, fines, and fees.....	6,812 58	
Cash paid for rent.....	8,886 75	
Cash paid for commuting commissions.....	78,099 96	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	207 97	
Cash paid for advertising.....	3,367 47	
Cash paid for the following items, viz.: General exps., \$1,523.13; printing and stationery, \$3,149.20; postage, \$1,971.15; collection fees, \$2,212.86; legal expenses, \$5,274.92; profit and loss, \$376.26.....	15,012 02	
(Total expenses of management.....)	\$247,837.53)	
Total disbursements during the year		\$505,564 98
Balance December 31, 1891.....		\$194,554 31

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens.....	\$148,500 00
Cash in company's office, \$2,118.07; cash deposited in bank, \$11,416.50; total cash.....	13,534 57
Bills receivable, \$1,435.84; agents' ledger balances, \$31,083.90; total.....	32,519 74
Total net or ledger assets as per balance.....	\$194,554 31

OTHER ASSETS.

Interest due and accrued, on bonds and mortgages.....	\$1,369 05
Gross premiums due and unreported on policies in force December 31, 1891.....	\$16,432 13
Gross deferred premiums on policies in force December 31, 1891.....	147,019 60
Total	\$169,451 73
Deduct the leading on above gross amount.....	33,690 35
Net amount of uncollected and deferred premiums	130,761 38
Furniture, fixtures, and safes, \$5,133.80; commuted commissions, \$78,099.96.....	83,233 76
Total of other assets	215,364 19
Total assets.....	\$409,918 50
Deduct items not admitted.....	115,753 50
Total admitted assets.....	\$294,165 00

Items not admitted.

Furniture, fixtures, and safes.....	\$5,133 80
Commuted commissions.....	78,099 96
Agent's balances.....	31,083 90
Bills receivable.....	1,435 84
Total items not admitted	\$115,753 50

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York Insurance department, according to the American experience table of mortality, with 4 1-3 per cent interest.

Deduct net value of risks of this company reinsured in other solvent companies	\$151,989 00
	697 00

Net reinsurance reserve	\$151,292 00
Premium obligations in excess of the net values of their policies. Estimated liability for	\$4,000 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	70,000 00
Claims for death losses, and other policy claims resisted by the company	11,000 00

Total policy claims 85,000 00

Total liabilities (except capital stock) \$236,292 00

Surplus as regards policy-holders, \$57,878.00, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$34,000 00	\$18,000 00	\$17,132,000 00	\$17,174,000 00
New policies	46,500 00		7,789,300 00	7,835,800 00
Old revived			25,000 00	25,000 00
Totals	\$70,500 00	\$18,000 00	\$24,946,300 00	\$25,084,800 00

Ceased to be in force.

By death			\$809,400 00	\$809,400 00
By surrender	\$5,000 00		128,000 00	133,000 00
By lapse	8,000 00	\$3,000 00	4,293,000 00	4,293,000 00
Not taken	13,000 00		412,500 00	426,500 00
Totals	\$26,000 00	\$3,000 00	\$5,132,900 00	\$5,161,900 00
Amount in force at end of the year	\$44,500 00	\$15,000 00	\$19,813,400 00	\$19,872,900 00
Reinsured			253,000 00	253,000 00

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	9	\$80,000
Policies issued during year	24	75,000
Total	33	\$105,000
Deduct ceased to be in force	8	25,000
In force December 31, 1891	25	\$80,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$1,557 78

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated June, 1885; commenced business October, 1885.)

HOME OFFICE, 291 MAIN ST., HARTFORD, CONN.

THOMAS W. RUSSELL, *President*.FREDERICK V. HUDSON, *Secretary*.

Attorney for Michigan, M. A. McNAUGHTON, of Jackson.

CAPITAL.

Capital stock paid.....\$150,000

Balance of net or ledger assets December 31, 1890.....\$1,991,070 40

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$30,839 07	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	235,099 92	
Total.....	\$295,988 99	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	3,185 88	
Total premium income.....	\$292,803 11	
Cash received for interest upon mortgage loans.....	75,595 79	
Cash received for interest on bonds owned, and dividends on stock.....	19,733 97	
Cash received for interest on premium notes, loans, or liens.....	2,565 56	
Cash received for interest on other debts due the company.....		
Cash received for rents for use of company's property.....	5,201 01	
Cash received as discount on claims paid in advance.....		
Cash received for profits on bonds, or stocks, <i>actually sold</i>	730 97	
Total income during the year.....		396,650 41
Total.....		\$2,387,720 81

DISBURSEMENTS DURING 1891.

Cash paid for losses.....	\$36,654 00	
Cash paid for matured endowments.....	58,977 95	
Total amount actually paid for losses and matured endowments.....	\$140,631 95	
Cash paid for surrendered policies.....	3,722 41	
Premium notes, loans or liens voided by lapse.....	655 84	
Cash surrender values applied in payment of premiums.....	14,490 34	
Cash dividends paid to policy-holders, \$24,915.96, same applied in payment of premiums, \$4,426.24.....	29,342 20	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	961 53	
(Total paid policy-holders.....	\$189,704 27)	
Cash paid stockholders for interest or dividends.....	12,000 00	
Cash paid for commissions to agents.....	10,153 31	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	39,676 71	
Cash paid for medical examiners' fees.....	4,523 35	
Cash paid for salaries, and other compensation of officers and other office employees.....	16,460 62	

Cash paid for taxes, licenses, fines, and fees.....	\$5,289 08
Cash paid for the following items, viz.: legal expenses.....	359 29
Cash paid for printing, advertising and other expenses.....	8,924 12
(Total expenses of management.....)	\$5,876 61)
Total disbursements during the year	\$287,080 78
Balance December 31, 1891.....	\$2,100,640 03

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered cost value.....	\$170,967 61
Loans secured by mortgages of real estate, first liens.....	1,424,352 93
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$19,553.00.....	15,050 00
Loans made in cash to policy-holders on this company's policies.....	28,794 41
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	55,187 81

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Indianapolis, Ind., city.....	\$24,500 00	\$26,560 00
Evansville, Ind., city.....	16,353 95	15,640 00
Cleburne, Texas, city.....	7,070 00	7,070 00
Lyon county, Iowa.....	5,000 00	4,000 00
Cowley county, Kansas.....	10,250 00	10,500 00
Pawnee county, Kansas.....	5,000 00	5,250 00
Mason and Tazewell, Ill., drain district.....	15,686 50	15,750 00
Wildcat, Champaign Co., Ill., drain district.....	15,375 00	15,450 00
Big Slough, Champaign Co., Ill., drain district.....	10,150 00	10,500 00
Lima Lake, Adams Co., Ill., drain district.....	13,000 00	13,000 00
Indian Grave, Adams Co., Ill., drain district.....	5,044 00	5,200 00
Clay Co., Minn., drain district.....	11,875 00	11,500 00
Pekin and La Marsh, Peoria Co., Ill., drain district.....	5,075 00	5,100 00
Lake Shore & Michigan Southern Railroad.....	5,089 38	6,490 00
Terre Haute & Logansport Railroad.....	10,000 00	11,000 00
Valley Railway, Ohio.....	10,462 50	10,500 00
Clay School township, Ind.....	5,500 00	5,500 00
Oxford township, Kansas.....	5,000 00	5,250 00
Denver Water Co.....	10,000 00	10,400 00
Arizona Canal Co.....	10,000 00	10,800 00
Arizona Improvement Co.....	4,750 00	5,000 00
Southwestern Irrigation Co.....	5,000 00	5,000 00
Garden City Irrigation Co.....	5,000 00	5,000 00
Norwich, Kansas, public hall.....	2,625 00	2,750 00
Fremont, Nebraska, district paving.....	5,075 00	5,200 00
Superior, Wis., street improvement.....	9,900 00	10,000 00
Huron, Dakota, city warrant.....	1,500 00	1,500 00
Arizona territorial warrant.....	1,131 25	1,142 45
Stocks:		
N. Y., N. H. & Hartford R. R.....	22,993 03	42,075 00
Fourth National Bank, N. Y.....	4,198 00	6,800 00
American National Bank, Hartford.....	13,538 00	14,472 00
Phoenix National Bank, Hartford.....	15,358 00	12,792 00
Charter Oak National Bank, Hartford.....	6,700 00	5,356 00
Hartford National Bank, Hartford.....	10,625 00	10,710 00
First National Bank, Hartford.....	13,978 25	10,800 00
Aetna National Bank, Hartford.....	2,378 50	2,340 00
Farmers and Mechanics' National Bank, Hartford.....	2,250 67	1,284 00
City National Bank, Hartford.....	2,790 00	2,400 00
Thames National Bank, Norwich.....	6,650 00	7,000 00
Conn. Trust & Safe Dep. Co., Hartford.....	8,428 00	12,470 00
Security Company, Hartford.....	4,750 00	7,500 00

Totals (carried out at cost value).....	\$350,145 03	\$376,791 45	350,145 03
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Cash in company's office, \$1,449.96; cash deposited in bank, \$53,422.44; total cash.....	54,872 40
Bills receivable, \$847.03; agent's ledger balances, \$422.81; total.....	1,269 84

Total net or ledger assets as per balance.....	\$2,100,640 03
Deduct depreciation.....	56,496 92
Total assets.....	\$2,044,144 11

OTHER ASSETS.

Interest due \$20,258.96, and accrued \$20,974.74, on bonds and mortgages.....	\$41,233 70
Interest due \$780.00, and accrued \$2,718.82 on bonds and stocks.....	3,498 82
Interest due \$961.80, and accrued \$354.95 on collateral loans.....	1,536 55
Interest due on premium notes, loans or liens.....	8,516 15
Market value of bonds and stocks <i>over cost</i>	26,646 42
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$15,277 52
Gross deferred premiums on policies in force Dec. 31, 1891.....	49,632 78
Total.....	\$84,910 30
Deduct the loading on above gross amount.....	12,982 06
Net amount of uncollected and deferred premiums.....	51,928 24
Total of other assets.....	\$133,354 88
Total admitted assets.....	\$2,177,498 99

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Connecticut Insurance Department, according to the <i>actuaries or combined experience table of mortality, with 4 per cent interest</i>	\$1,659,008 00
Deduct net value of risks of this company reinsured in other solvent companies.....	23,296 00
Net reinsurance reserve.....	\$1,635,617 00
Claims for matured endowments.....	\$13,579 88
Claims for death losses in process of adjustment, or adjusted and not due.....	20,100 00
Total policy claims.....	33,679 88
Amount of all unpaid dividends of surplus or other description of profits due policy-holders.....	830 37
Amount of any other liability of the company, viz., premiums paid in advance.....	688 39
Total liabilities (except capital stock).....	\$1,670,815 64

Surplus as regards policy-holders, \$506,683.35, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year.....	\$5,225,854 32	\$3,450,691 32	\$166,609 00	\$8,843,154 64
New policies.....	783,889 00	1,018,721 00	24,250 00	1,776,860 00
Old revived.....	7,500 00	8,800 00	.....	17,000 00
Old changed and increased.....	19,000 00	13,500 00	.....	32,500 00
Totals.....	\$5,996,243 32	\$4,502,412 32	\$190,859 00	\$10,689,514 64
<i>Ceased to be in force.</i>				
By death.....	\$83,350 00	\$19,364 00	\$240 00	\$101,954 00
By maturity sav. end.....	188,400 00	.....	.....	188,400 00
By maturity end.....	.....	18,971 00	.....	18,971 00
By surrender.....	41,200 00	47,585 00	3,000 00	91,785 00
By lapse.....	193,294 00	245,970 00	41,300 00	479,564 00
By change and decrease.....	27,758 00	44,677 00	1,000 00	73,435 00
Not taken.....	135,500 00	239,000 00	27,500 00	402,000 00
Totals.....	\$667,497 00	\$615,567 00	\$73,040 00	\$1,356,104 00
Amount in force at end of the year.....	\$5,328,746 32	\$3,886,845 32	\$117,819 00	\$9,333,410 64
Reinsured.....	72,067 00	20,500 00	7,000 00	99,567 00

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	68	\$88,652
Policies issued during the year.....	2	2,000
In force December 31, 1891.....	70	\$91,652
Losses and claims paid during the year.....	1	293
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$2,009 13

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated June 15, 1846; commenced business December 15, 1846.)

HOME OFFICE, HARTFORD.

JACOB L. GREENE, *President*.EDWARD M. BUNCE, *Secretary*.

Attorney for Michigan, HENRY C. HODGES, of Detroit.

Balance of net or ledger assets December 31, 1890 \$57,289,094 04

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance..... \$3,280,194 87
 Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance..... 1,274,619 68

Total premium income..... \$4,504,814 55
 Cash received for interest upon mortgage loans..... 2,139,634 86
 Cash received for interest on bonds owned, and dividends on stock..... 631,271 36
 Cash received for interest on premium notes, loans, or liens..... 97,769 25
 Cash received for interest on other debts due the company (deposits)..... 9,743 85
 Cash received for rents for use of company's property..... 334,613 56
 Cash received as discount on claims paid in advance..... 5,321 39
 Balance of profit and loss account..... 81,810 18

Total income during the year..... 7,804,479 00

Total..... \$65,093,573 04

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions..... \$3,531,639 80
 Premium notes, loans, or liens used in payment of the same.. 50,044 44
 Cash paid for matured endowments and additions..... 553,417 35
 Premium notes, loans, or liens used in payment of same..... 1,215 62

Total amount actually paid for losses and matured endowments..... \$4,136,317 24
 Cash paid for surrendered policies..... 264,901 14
 Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse..... 21,041 98
 Cash surrender values, including reconverted additions applied in payment of premiums..... 241,901 10
 Cash dividends paid to policy-holders, \$98,654.11, same applied in payment of premiums, 1,032,718.58..... 1,181,372 69
 Premium notes, loans, or liens used in payment of dividends to policy-holders..... 29,836 87
 (Total paid policy-holders..... \$5,515,371.02)
 Cash paid for commissions to agents..... 326,515 71
 Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents..... 20,697 08
 Cash paid for medical examiners' fees..... 23,515 30
 Cash paid for salaries, and other compensation of officers and other office employees..... 137,884 08
 Cash paid for state and local taxes in state where organized, \$150,886.11; taxes, licenses, fines, and fees in other states, \$140,931.29..... 291,767 40
 Cash paid for rent, less \$418 received under sub-lease..... 7,450 58
 Cash paid for advertising..... 63,771 65
 Cash paid for the following items, viz.: Law, \$3,419.38; printing and supplies, \$21,864.09; postage, \$12,629.60; express, \$2,959.78; telegraph, \$1,571.87; expense of real estate, \$146,539.30; miscellaneous, \$10,021.94..... 198,905 36
 (Total expenses of management..... \$1,070,407.14)

Total disbursements during the year..... 6,885,778 16

Balance December 31, 1891..... \$58,207,794 88

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	\$7,185,284 70
Loans secured by mortgages of real estate, first liens	36,417,372 87
Loans secured by stocks, bonds and other securities held as collaterals	39,782 50
Loans made in cash to policy-holders on this company's policies	1,569,873 30

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
United States currency	\$99,125 00	\$115,500 00
State of Tennessee (settlement)	19,200 00	13,152 00
City of Jackson, Mich., water	81,000 00	90,000 00
Fort Wayne, Ind.	124,200 00	121,200 00
Louisville, Ky.	123,339 06	184,500 00
Mobile, Ala.	87,500 00	85,125 00
Milwaukee, Wis.	74,000 00	79,320 00
Milwaukee, Wis., water	247,000 00	230,500 00
Quincy, Ill.	226,019 75	229,500 00
Galveston, Texas	100,000 00	102,000 00
Austin, Texas	39,000 00	41,200 00
Denver, Col.	\$91,500 00	\$19,500 00
Montreal, Can.	100,081 25	100,000 00
Logansport, Ind.	72,720 00	72,000 00
Muncie, Ind.	15,468 75	15,000 00
Omaha, sewer	102,250 00	100,000 00
" paying	26,525 00	26,500 00
" "	31,850 00	31,800 00
San Antonio, Texas	31,800 00	34,500 00
Duluth, Minn.	123,125 00	125,000 00
St. Paul, Minn., water	132,370 00	127,780 00
Pueblo, Col., water	79,312 50	81,000 00
County of Leavenworth, Kans.	99,580 00	106,000 00
Warren, Ind., court house	25,450 00	25,000 00
Allen, Ind.	19,665 00	19,000 00
Mahaska, Ia.	7,157 50	7,000 00
Hanock, O., court house	76,797 50	75,000 00
Wandotte, Kan.	88,437 50	75,750 00
Province of Quebec, currency	15,468 75	17,100 00
St. Louis Chamber of Commerce	467,000 00	467,000 00
Atlantic Dock Company	81,000 00	83,283 50
Long Dock Company	\$91,607 50	\$72,047 50
Baltimore & Ohio R. R., Parkersburg Branch	269,375 00	290,000 00
Chicago, Burlington & Quincy R. R., Missouri River	124,233 05	124,300 00
" & North-western R. R., consols	96,668 68	102,738 67
" " Winona & St. Peter, seconds	62,068 15	63,416 67
" St. Louis & New Orleans R. R.	778,562 50	863,383 33
" & Western Indiana R. R., 1st mortgage	595,506 25	612,700 00
" " general mortgage	610,678 17	613,320 00
" Milwaukee & St. Paul R. R., terminal	320,712 08	332,310 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R.	69,950 83	68,708 83
Central Union Depot & Railway Company, Cincinnati	250,000 00	250,000 00
Dayton & Western R. R.	35,028 67	35,520 00
Dayton & Michigan R. R.	210,575 00	218,325 00
Detroit, Lansing & Northern R. R.	121,732 50	106,500 00
Harlem River & Port Chester R. R., registered	500,000 00	520,000 00
Harlem River & Port Chester R. R., coupons	150,000 00	154,000 00
Lehigh Valley R. R., general mortgage	56,485 17	59,690 00
Lehigh Valley R. R., terminal	1,015,000 00	1,067,500 00
Michigan Central R. R.	102,125 00	108,000 00
Michigan Central R. R., Detroit & Bay City Branch	424,068 75	483,393 33
New York, Lake Erie & Western R. R., Erie consols	196,574 42	207,183 24
Northern Pacific R. R., 1st mortgage	507,500 00	580,000 00
Philadelphia & Reading R. R.	124,740 38	129,416 67
St. Louis Cable & Western R. R.	107,325 00	108,960 00
St. Paul & Northern Pacific R. R.	374,002 50	377,910 00
St. Joseph Terminal R. R.	350,000 00	350,000 00
Vermont Valley R. R.	301,500 00	305,000 00
Wabash R. R., consols	153,739 23	144,780 00
Stocks:		
First National Bank, Hartford	13,000 00	13,910 00
Wetna National Bank, Hartford	2,500 00	3,000 00
Phoenix National Bank, Hartford	40,710 28	96,456 06
Charter Oak National Bank, Hartford	1,055 00	1,080 00
City Bank, Hartford	8,000 00	8,340 00
State Bank, Hartford	4,195 00	4,000 00
Connecticut Trust & Safe Deposit Co., Hartford	30,000 00	43,500 00
First National Bank, Litchfield, Conn.	22,125 00	21,000 00
New York, New Haven & Hartford R. R.	81,500 00	71,190 00
Connecticut River R. R.	5,000 00	11,125 00
Connecticut & Passumpsic Rivers R. R., guaranteed	200,000 00	200,000 00
Masawippi Valley R. R., guaranteed	50,000 00	50,080 00

Totals (carried out at cost value) \$11,825,983 64 \$12,254,471 34 11,828,983 64

Cash deposited in bank	\$1,156,563 85
Bills receivable, \$1,645.00; agents' ledger balances, \$8,289.02; total	9,934 02
Total net or ledger assets as per balance	\$58,207,794 88

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$724,240 14
Interest due and accrued on bonds and stocks	98,264 17
Interest due and accrued on collateral loans	1,025 40
Interest due and accrued on premium notes, loans or liens	125,080 55
Rents due and accrued on company's property or lease	7,110 85
Market value of bonds and stocks over cost	425,487 70
Gross deferred premiums on policies in force December 31, 1891	\$192,370 58
Deduct the loading on above gross amount	38,474 12
Net amount of uncollected and deferred premiums	153,896 46
Total of other assets	1,530,685 07
Total assets	\$59,738,479 95
Deduct items not admitted	9,934 02
Total admitted assets	\$59,728,545 93

Items not admitted.

Agent's balances	\$8,289 02
Bills receivable	1,645 00
Total items not admitted	\$9,934 02

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Connecticut insurance department, according to the combined experience table of mortality, with 4 per cent interest

\$52,235,485 00

Net reinsurance reserve	\$52,235,485 00
Claims for death losses due and unpaid	\$10,783 25
Claims for matured endowments due and unpaid	15,980 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	59,951 00
Claims for death losses, and other policy claims resisted by the company	24,846 00
Total policy claims	111,510 25
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	333,474 90
Death claims presented in 1892 on account of death in 1891, less reserve	138,777 00
Reserve on lapsed policies	290,019 00
Premiums paid in advance, and surrender values applicable in payment of premiums	40,230 99
Total liabilities (except capital stock)	\$53,149,497 14

Surplus as regards policy-holders, \$5,79,048.79, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	Total.
In force at end of previous year	\$142,905,486	\$10,329,276	\$153,234,762
New policies	9,278,852	2,045,835	11,324,687
Old revived	469,400	22,000	491,400
Old transferred	2,000	-----	2,000
Totals	\$152,655,918	\$12,397,111	\$165,047,829

<i>Ceased to be in force.</i>	<i>Whole life.</i>	<i>Endowment.</i>	<i>Total.</i>
By death	\$3,402,338	\$125,825	\$3,528,063
By surrender	1,350,473	115,481	1,465,954
By lapse	2,414,000	\$58,500	2,772,500
By change and decrease	725,069	89,888	814,957
Not taken	670,000	198,500	868,500
Totals	\$8,562,400	\$1,442,374	\$10,001,774
Amount in force at end of the year	\$144,083,318	\$10,954,737	\$155,043,055

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890	3,194	\$3,153,000
Policies issued during year	53	100,762
Total	3,246	\$3,253,762
Deduct amount ceased to be in force	94	174,143
In force December 31, 1891	3,152	\$3,079,619
Losses and claims paid during the year		153,119
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$140,100 71

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK.

(Incorporated July 26, 1859; commenced business July 28, 1859.)

HOME OFFICE, NO. 120 BROADWAY, N. Y.

HENRY B. HYDE, *President.*WM. ALEXANDER, *Secretary.*

Attorney for Michigan, J. C. DAY, of Detroit.

CAPITAL.

Capital stock paid	\$100,000
Balance of net or ledger assets December 31, 1890	\$114,582,574 63

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance	\$5,633,677 23
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	23,919,147 06
Cash received for annuities	573,225 24
Total premium income	\$33,125,349 56
Cash received for interest upon mortgage loans	1,617,348 91
Cash received for interest on bonds owned, and dividends on stock	3,191,734 20
Cash received for rents for use of company's property	1,119,511 18
Total income during the year	39,054,943 85
Total	\$153,637,518 48

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$8,946,152 72	
Cash paid for matured endowments and additions.....	902,564 12	
Total amount actually paid for losses and matured endowments.....	\$9,848,716 84	
Cash paid to annuitants.....	812,891 39	
Cash paid for surrendered policies.....	3,049,852 98	
Cash dividends paid to policy-holders.....	1,582,285 18	
(Total paid policy-holders.....	\$14,793,696 37)	
Cash paid stock-holders for interest or dividends.....	7,000 00	
Cash paid for commissions to agents.....	3,386,016 45	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	300,465 55	
Cash paid for medical examiners' fees.....	455,948 71	
Cash paid for salaries, and other compensation of officers, and other office employees.....	547,653 84	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	253,094 19	
Cash paid for rent.....	399,810 40	
Cash paid for commuting commissions.....	688,592 68	
Cash paid for advertising.....	179,579 25	
Cash paid for the following items, viz.: printing, stationery, clerical and legal expenses, postage, etc.....	1,955,227 69	
(Total expenses of management.....	\$3,166,886 76)	
Total disbursements during the year.....		\$22,967,085 13
Balance December 31, 1891.....		\$130,670,433 35

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$31,203,618 24
Loans secured by mortgages of real estate, first liens.....	26,339,321 32
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$10,626,163.00.....	8,418,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Cost value.</i>	<i>Market value.</i>
United States Government.....	\$968,800 00	\$982,200 00
Pennsylvania 4½'s.....	1,019,940 00	1,077,500 00
West Shore 4's guaranteed.....	1,096,486 00	1,184,860 00
Western Union 7's.....	995,723 00	1,035,000 00
Western Union Trust 5's.....	1,017,100 00	1,011,250 00
Erie 7's.....	606,549 00	691,280 00
Erie 6's.....	1,332,176 00	1,390,280 00
Erie 5's.....	724,816 00	741,980 00
Erie Equipment 5's.....	807,050 00	810,800 00
Albany & Susquehanna 6's.....	1,157,500 00	1,210,000 00
Hannibal & St. Joseph 6's.....	579,482 00	584,375 00
Chicago, Burlington & Quincy 5's.....	294,597 00	301,500 00
" " " " 7's.....	597,500 00	627,500 00
" " " " 4's.....	688,370 00	642,610 00
" " " " Nebraska Division 4's.....	172,000 00	179,500 00
" " " " Iowa Division 4's.....	328,250 00	300,625 00
" " " " Denver Division 4's.....	501,494 00	462,500 00
Northwest 7's.....	488,207 00	544,880 00
Northwest Sinking Fund 5's.....	508,906 00	557,500 00
Northwest Debenture 5's.....	2,605,969 00	2,740,895 00
Northwest Tomah Division 6's.....	218,283 00	224,000 00
Northwest Extension 4's.....	1,722,594 00	1,728,000 00
Fremont, Elk Horn & M. V. 6's.....	610,010 00	610,000 00
St. Paul, Chicago & Pacific, Western Division 5's.....	113,259 00	127,440 00
St. Paul, Chicago & Pacific Division 6's.....	242,285 00	272,600 00
St. Paul, Wisconsin & Minnesota Division 6's.....	98,014 00	105,500 00
St. Paul, Dubuque Division 6's.....	169,395 00	180,000 00
St. Paul, Mineral Point Division 5's.....	98,278 00	105,750 00
St. Paul 7's.....	395,636 00	387,000 00
St. Paul, La Crosse & Davenport Division 5's.....	239,447 00	238,880 00
St. Paul 4's.....	276,785 00	267,750 00
St. Paul, Dakota & Great Southern 5's.....	180,725 00	144,900 00
Fargo & Southern 6's.....	281,250 00	275,000 00
Manitoba 6's.....	318,407 00	350,250 00
Manitoba 4½'s.....	968,888 00	980,000 00
Omaha 6's.....	651,409 00	713,710 00
Kansas City & Northern R. E. 7's.....	124,300 00	120,910 00
Missouri Pacific 6's.....	494,142 00	532,500 00
Missouri Pacific 5's.....	218,750 00	206,250 00

Bonds:

	<i>Cost value.</i>	<i>Market value.</i>
Pacific of Missouri 4's.....	\$243,305 00	\$247,500 00
International & Great Northern 6's.....	277,500 00	292,812 00
Iron Mountain 2d 7's.....	383,852 00	389,190 00
Iron Mountain 5's.....	1,200,105 00	1,169,800 00
Morris & Essex 7's.....	1,306,209 00	1,355,000 00
Morris & Essex Construction 7's.....	61,375 00	61,280 00
Rock Island 5's.....	1,572,379 00	1,529,132 00
Cleveland, Columbus, Cincinnati & Indianapolis 7's.....	596,114 00	687,500 00
Pittsburgh & Lake Erie 5's.....	210,000 00	200,000 00
Pittsburgh & Western 4's.....	198,833 00	269,375 00
Flint & Pere Marquette 5's.....	100,000 00	100,000 00
James River Valley 6's.....	103,817 00	107,500 00
Union Pacific 6's.....	1,199,725 00	1,232,150 00
Watertown & Rome 6's.....	438,585 00	479,811 00
Chicago, St. Louis & New Orleans 4's.....	490,000 00	480,000 00
Central Park, North & East River 7's.....	57,159 00	57,500 00
Indianapolis & St. Louis 7's.....	171,825 00	172,500 00
Alton & Terre Haute 7's.....	187,200 00	187,380 00
South Ferry R. R. 5's.....	105,000 00	105,000 00
Cincinnati, Indianapolis, St. Louis & Chicago 4's.....	437,500 00	460,000 00
Peoria & Pekin Union 6's.....	192,408 00	203,500 00
Cedar Falls & Minnesota 7's.....	129,912 00	108,500 00
Cedar Falls & Minnesota 6's.....	20,000 00	20,300 00
Minneapolis & St. Louis 7's.....	109,737 00	95,000 00
New York, Lackawanna & Western 5's.....	69,123 00	79,300 00
New York Central 5's.....	108,985 00	107,750 00
Chesapeake & Ohio 5's.....	693,777 00	724,508 00
Oregon Railway & Navigation 5's.....	235,000 00	215,000 00
Texas & Pacific 5's.....	155,432 00	167,000 00
Missouri, Kansas & Texas 4's.....	749,576 00	792,500 00
Brooklyn City & Newtown 5's.....	400,000 00	416,000 00
Lake Shore & Michigan Southern 7's.....	248,100 00	248,880 00
Virginia State New 3's.....	11,371 00	11,371 00
Mississippi State 4's.....	10,000 00	10,000 00
Elizabeth City 4's.....	365,150 00	346,280 00
Louisville City 4's.....	286,500 00	286,500 00
St. Louis City 6's.....	107,825 00	115,000 00
Newark City 6's.....	267,500 00	260,000 00
Kearney City 7's.....	10,000 00	10,000 00
Toronto City 4's.....	286,890 00	286,180 00
Montreal City 4's.....	194,750 00	196,200 00
Laclede Gas Light Co. 5's.....	252,439 00	246,750 00
Standard Gas Co.....	287,500 00	253,063 00
Wurttemberg Government.....	72,718 85	71,436 00
Hungarian Government.....	92,300 00	94,592 00
Swedish Government.....	98,914 85	87,670 00
Cape of Good Hope Government.....	51,847 00	51,681 00
Swiss Government.....	19,231 00	18,943 00
German Government.....	24,368 00	23,683 00
Brazilian Government.....	111,684 00	77,740 00
Italian Government rentes.....	208,116 00	208,921 00
Russian Government.....	296,246 00	342,581 00

Stocks:

Bank of America.....	20,858 00	20,000 00
Western National Bank.....	383,541 87	332,321 00
Laclede gas preferred.....	64,225 00	64,000 00
Pennsylvania R. R.....	254,159 00	261,682 00
Chicago, Rock Island & Pacific R. R.....	1,250,222 50	1,214,000 00
Delaware, Lackawanna & Western R. R.....	798,652 50	810,750 00
Mercantile Trust Co.....	2,078,580 00	3,897,900 00
Western Union Telegraph.....	908,970 00	977,500 00
Chicago, St. Paul, Minneapolis & Omaha R. R. pref'd.....	729,681 50	824,900 00
Consolidated Gas.....	675,142 00	740,175 00
Missouri Pacific R. R.....	208,107 00	189,750 00
Chicago & Northwestern R. R.....	345,929 00	372,000 00
Chicago & Northwestern R. R., preferred.....	28,125 00	28,300 00
Illinois Central R. R.....	52,968 00	54,500 00
Cleveland, Cincinnati, Chicago & St. Louis R. R., pref'd.....	1,156,983 00	1,156,400 00
Manhattan Railway.....	490,707 00	509,200 00
Missouri, Kansas & Texas R. R., pref'd.....	32,084 14	37,499 00
Delaware & Hudson Canal Co.....	1,128,986 00	1,046,853 00

Fixed Deposits:

Paris.....	79,298 00	79,298 00
London.....	252,185 00	252,185 00
Milan.....	67,656 00	67,656 00
Madrid.....	84,272 00	84,272 00
Buenos Ayres.....	75,000 00	75,000 00
Mexico.....	72,680 00	72,680 00
Cape Town.....	40,226 00	40,226 00
Rio Janeiro.....	27,028 00	27,028 00
Chili.....	198,972 00	198,972 00
Peru.....	8,475 00	8,475 00
Australia and New Zealand.....	996,712 00	996,712 00
United States Banks.....	227,500 00	227,500 00

Totals (carried out at cost value)..... \$51,467,659 21 \$54,303,575 00 \$51,467,659 21

Cash deposited in banks and other depositories.....	\$4,919,533 82
Agents' ledger balances.....	1,802,672 69
Deposited with trust companies at interest.....	5,822,325 25
All other items, including commuted commissions.....	696,802 82

Total net or ledger assets as per balance.....\$130,670,433 35

OTHER ASSETS.

Interest and rents due and accrued.....	\$356,877 81
Market value of bonds and stocks <i>over cost</i>	2,584,915 79
Gross deferred and uncollected premiums on policies in force December 31, 1891.....	\$2,336,291 48
Deduct the loading on above gross amount.....	467,258 29

Net amount of uncollected and deferred premiums1,869,033 14

Total of other assets.....5,060,826 74

Total assets.....\$135,731,260 09

Deduct items not admitted.....2,499,475 51

Total admitted assets.....\$133,231,784 58

Items not admitted.

Commuted commissions and miscellaneous items.....	\$696,802 82
Agent's balances.....	1,802,672 69
Total items not admitted.....	\$2,499,475 51

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department, according to the combined experience table of mortality, with 4 per cent interest.....\$107,328,951 00

Net reinsurance reserve.....\$107,328,951 00

Special reserve towards a 3½ per cent valuation.....1,500,000 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....\$621,943 82

Total policy claims.....621,943 82

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....97,643 00

Amount of any other liability of the company, viz.: under clause promising paid up insurance on lapsed policies.....302,496 00

Total liabilities (except capital stock).....\$109,851,033 82

Surplus as regards policy-holders, \$23,380,750.76, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Additions.</i>	<i>Total.</i>
In force at end of previous year.....	\$610,158,898	\$100,942,245	\$3,536,430	\$6,039,900	\$720,662,473
New policies.....	180,505,230	38,842,857	2,355,051		221,703,138
Old revived.....	8,588,310	1,277,264	88,950		9,904,524
Added by dividends.....				1,510,669	1,510,669
Totals.....	\$799,247,438	\$141,062,366	\$5,920,431	\$7,550,569	\$953,780,804
<i>Ceased to be in force.</i>					
By death.....					\$8,511,327
By maturity.....					880,029
By surrender.....					21,048,832
By lapse.....					70,687,554
By expiry.....					1,060,700
Not taken.....					46,403,305
Totals.....	\$120,480,938	\$24,729,421	\$2,806,426	\$1,369,462	\$148,886,247
Amount in force at end of the year....	\$678,766,500	\$116,332,945	\$3,114,005	\$6,181,107	\$804,394,557

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	3,472	\$9,661,339
Policies issued during year.....	1,264	4,380,554
Total.....	4,736	\$14,041,893
Deduct ceased to be in force.....	608	2,276,923
In force December 31, 1891.....	4,128	\$11,764,970
Losses and claims paid during the year.....	28	78,935
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$408,745 47

EQUITABLE LIFE INSURANCE COMPANY.

IOWA.

(Incorporated, January, 1867; commenced business, March, 1867.)

HOME OFFICE, DES MOINES, IOWA.

F. M. HUBBELL, *President.*CYRUS KIRK, *Secretary.*

Attorney for Michigan, Theo. W. Burdick, of Sault Ste. Marie.

CAPITAL.

Capital stock paid.....\$100,000

Balance of net or ledger assets December 31, 1890.....\$741,101 60

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$38,778 62	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	88,897 26	
Total premium income.....		\$122,175 88
Cash received for interest upon mortgage loans.....		
Cash received for interest on bonds owned, and dividends on stock.....		51,777 48
Cash received for interest on premium notes, loans, or liens.....		
Cash received for interest on other debts due the company.....		
Total income during the year.....		173,953 36
Total.....		\$915,054 96

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$24,441 29
Cash paid for matured endowments and additions.....	14,360 88
Total amount actually paid for losses and matured endowments.....	\$38,701 67
Cash paid for surrendered policies.....	9,282 01
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	416 47

Cash surrender values, including reconverted additions applied in payment of premiums.....	\$4,842 98
Cash dividends paid to policy-holders.....	12,487 56
(Total paid policy-holders.....)	\$65,710 64)
Cash paid stockholders for interest or dividends.....	6,000 00
Cash paid for commission to agents.....	13,210 04
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	18,111 86
Cash paid for medical examiners' fees.....	1,917 00
Cash paid for salaries, and other compensation of officers and other office employees.....	9,013 43
Cash paid for state and local taxes in state where organized, \$918.23; taxes, licenses, fines, and fees in other states, \$1,486.42.....	2,304 65
Cash paid for rent.....	1,283 38
Cash paid for furniture and fixtures, and safes for home and agency offices.....	608 48
Cash paid for advertising.....	770 75
Cash paid for the following items, viz.: printing and stationery, \$2,011.01; expenses, \$1,045.99; local expenses, \$111.50; postage, \$436.79.....	3,605 20
(Total expenses of management.....)	\$45,815 58)

Total disbursements during the year..... \$117,485 47

Balance December 31, 1891..... \$797,569 49

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$3,736 20
Loans secured by mortgages of real estate, first liens.....	524,973 54
Loans secured by stocks, bonds and other securities.....	62,775 00
Loans made in cash to policy-holders on this company's policies.....	26,747 02
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	4,251 48

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost value.	Market value.
Lyon County, Iowa, bonds.....	\$2,500 00	\$2,500 00
Lincoln County, New Mexico, bonds.....	200 00	200 00
Rio Arriba, New Mexico, bonds.....	1,400 00	1,400 00
Des Moines Improvement bonds.....	34,585 67	34,585 67
Pennington County, S. Dak., warrants.....	11,836 65	11,886 65
Fall River " " ".....	650 75	650 75
Custer " " ".....	9,448 79	9,443 79
Butte " " ".....	3,785 60	3,785 60
Edwards " Kansas, ".....	2,829 37	2,829 37
Des Moines City, Iowa, warrants.....	18,692 32	18,692 32
30 shares Des Moines National Bank stock.....	3,000 00	3,000 00
Totals (carried out at cost value).....	\$88,929 15	\$88,929 15

Cash in company's office, \$12,202.35; cash deposited in bank, \$55,949.06; total cash.....	68,151 41
Bills receivable, \$6,989.07; agents' ledger balances, \$10,349.40; total.....	17,338 47
Tax sales certificates on real estate loan.....	292 22
Judgments.....	375 00

Total net or ledger assets as per balance..... \$797,569 49

OTHER ASSETS.

Interest due, \$6,216.75, and accrued, \$9,963.79, on bonds and mortgages.....	\$16,175 54
Interest due and accrued on bonds and stocks.....	5,756 65
Interest due and accrued on collateral loans.....	546 50
Interest due, \$504.21, and accrued, \$495.15, on premium notes, loans or liens.....	999 36
Market value of real estate over cost.....	4,183 80
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$9,015 74
Gross deferred premiums on policies in force Dec. 31, 1891.....	15,874 73
Total.....	\$24,890 47
Deduct the loading on above gross amount.....	4,978 09
Net amount of uncollected and deferred premiums.....	19,912 38

Total of other assets.....	\$47,574 23
Total assets.....	\$845,143 72
Deduct items not admitted.....	17,713 47
Total admitted assets.....	<u>\$827,430 25</u>

Items not admitted.

Judgments.....	\$375 00
Agents' balances.....	10,349 40
Bills receivable.....	6,989 07
Total items not admitted.....	<u>\$17,713 47</u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Iowa insurance department, according to the American table of mortality, with a 1-3 per cent interest.....	<u>\$544,366 00</u>
Net reinsurance reserve	\$544,366 00
Total liabilities (except capital stock).....	<u>\$544,366 00</u>

Surplus as regards policy-holders, \$283,064.25, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Total.
In force at end of previous year.....	\$3,155,660
New policies.....	1,067,067
Old revived.....	2,000
Added by dividends.....	5,707
Total.....	<u>\$4,230,434</u>
<i>Ceased to be in force.</i>	
By death.....	\$24,441
By maturity.....	14,550
By surrender.....	49,217
By lapse.....	244,604
By change and decrease.....	3,800
Not taken.....	24,500
Total.....	<u>\$359,512</u>
Amount in force at end of the year.....	<u>\$3,870,942</u>

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	0	0
Policies issued during year.....	20	\$21,250
Total.....	20	\$21,250
Deduct ceased to be in force.....	2	2,000
In force December 31, 1891.....	<u>18</u>	<u>\$19,250</u>
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$404 20

GERMANIA LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April 10, 1880; commenced business July 16, 1880.)

HOME OFFICE, 20 NASSAU ST., NEW YORK CITY.

HUGO WESENDONCK, *President*. - - - - - HUBERT CILLIS, *Secretary*.

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

CAPITAL.

Capital stock paid.....\$200,000

Balance of net or ledger assets December 31, 1890.....\$14,975,763 36

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$447,075 87	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	2,152,113 96	
Cash received for annuities.....	36,176 41	
Total.....	\$2,635,966 24	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	8,186 76	
Total premium income.....	\$2,627,829 48	
Cash received for interest upon mortgage loans.....	444,286 29	
Cash received for interest on bonds owned, and dividends on stock.....	243,108 07	
Cash received for interest on premium notes, loans, or liens.....	23,667 56	
Cash received for interest on other debts due the company.....	1,577 90	
Cash received for rents for use of company's property.....	87,967 92	
Cash received as discount on claims paid in advance.....	2,542 86	
Cash received for policies fees.....	1,768 68	
Total income during the year.....		3,437,748 26
Total.....		\$18,413,511 62

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$1,008,980 65	
Cash paid for matured endowments and additions.....	290,169 46	
Total amount actually paid for losses and matured endowments.....	\$1,389,150 11	
Cash paid to annuitants.....	21,067 25	
Cash paid for surrendered policies.....	223,980 82	
Cash surrender values, including reconverted additions applied in payment of premiums.....	11,328 38	
Cash dividends paid to policy-holders.....	216,566 06	
(Total paid policy-holders.....)	\$1,862,083 22	
Cash paid stockholders for interest and dividends.....	24,000 00	
Cash paid for commissions to agents.....	361,692 55	
Cash paid for salaries and travelling expenses of managers of agencies, and general, special, and local agents.....	92,291 54	
Cash paid for medical examiners' fees.....	22,661 51	
Cash paid for salaries, and other compensation of officers and other office employees.....	68,100 24	
State and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	17,625 10	

Cash paid for rent.....	\$11,085 00
Cash paid for commuting commissions.....	445 04
Cash paid for furniture and fixtures, and safes for home and agency offices.....	2,420 87
Cash paid for advertising.....	13,188 50
Cash paid for the following items, viz.: stationery, postage, expressage, exchange, legal and other expenses.....	46,210 64
(Total expenses of management.....)	\$635,650.49)

Total disbursements during the year..... \$2,521,733 71

Balance December 31, 1891..... \$15,891,777 91

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$1,876,876 32
Loans secured by mortgages of real estate, first liens.....	8,716,413 75
Loans secured by stocks, bonds and other securities held as collaterals.....	1,200 00
Loans made in cash to policy-holders on this company's policies.....	390,758 42

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Virginia State, funding.....	\$13,027 55	\$13,695 50
City of Denver, Col.....	6,890 09	6,890 00
" " ".....	12,740 00	12,740 00
Lexington, Ky.....	46,125 00	46,125 00
Newark, N. J., city, reg.....	11,700 00	11,700 00
aqueduct board.....	37,750 00	36,250 00
Dominion of Canada, debentures.....	52,625 00	52,500 00
Austrian government.....	129,835 43	131,080 85
Hungarian.....	46,987 97	49,237 27
Bavarian.....	10,392 60	10,527 36
Swiss.....	19,353 69	19,248 44
Atchison, Topeka & Santa Fé R. R. Co.....	34,066 78	26,466 25
Chicago & St. Louis.....	23,500 00	22,600 00
Atlantic Ave. R. R. Co. of Brooklyn.....	26,187 50	26,250 00
Baltimore & Ohio R. R. Co.:.....		
Collateral Trust, gold.....	50,750 00	53,812 50
Parkersburg Branch.....	4,653 00	4,700 00
Pittsburgh & Connellsville.....	29,375 00	27,500 00
Brooklyn Elevated R. R. Co.:.....		
Union Elevated.....	52,375 00	55,062 50
Central Ohio R. R. Co.....	25,562 50	25,312 50
Central Park, N. & E. River City R. R. Co. Cons. M.....	45,606 00	45,600 00
Chicago & Alton R. R. Co. sink. F.....	18,013 75	17,775 00
Louisiana & Missouri River.....	25,580 00	24,832 50
" " ".....	4,760 00	4,520 00
St. Louis, Jacksonville & Chicago.....	35,218 75	34,000 00
Chicago, Burlington & Quincy R. R. Co.:.....		
Lincoln & Northwestern.....	12,275 00	12,400 09
Nebraska R'y.....	17,787 50	17,200 00
Chicago, Milwaukee & St. Paul R'y Co.:.....		
Chicago & Milwaukee.....	64,187 50	68,000 00
Hastings & Dakota.....	15,840 00	16,000 00
Prairie Du Chien.....	42,615 00	82,720 00
St. Paul & Chicago (River D.).....	50,060 00	51,000 00
Chicago & Northwestern R'y Co. Cons. sink. F.....	157,037 50	168,000 00
Menominee Extension.....	22,275 00	22,760 00
" River.....	4,860 00	4,920 00
Minnesota Valley.....	2,430 00	2,520 00
Northwestern Union.....	195,681 25	207,900 00
Plainview.....	1,215 00	1,255 00
Rochester & N. Minnesota.....	3,645 00	3,765 00
Sioux City & Pacific.....	10,550 00	11,150 00
Chicago, Rock Island & Pacific R'y Co.....	52,575 00	51,625 00
Chicago & southwestern.....	20,740 00	19,040 00
Chicago, St. Louis & Pittsburgh R. R. Co.:.....		
Chicago & Great Eastern.....	45,050 00	42,400 00
Columbus & Indianapolis Central.....	14,790 00	14,040 00
Chicago, St. Paul, Minneapolis & Omaha R. R. Co.....	36,300 00	35,837 50
Chicago, St. Paul & Minneapolis.....	33,422 50	35,525 00
North Wisconsin.....	56,950 00	59,455 00
St. Paul & Sioux City.....	122,000 00	122,250 00
Cincinnati, Sandusky & Cleveland R. R. Co.....	43,050 00	44,940 00
Cleveland, Cincinnati, Chicago & St. Louis R'y Co.:.....		
Cincinnati, Lafayette & Chicago.....	30,562 50	28,500 00
Cleveland, Columbus, Cincinnati & Indianapolis.....	6,125 00	5,800 00
" " ".....	2,562 50	2,550 00
Columbus, Hocking Valley & Toledo R. R. Co.:.....		
Columbus & Hocking Valley.....	47,300 00	45,340 00
Columbus & Toledo.....	10,890 00	10,530 00

Rents accrued on company's property or lease	\$7,387 50
Market value of real estate over cost	84,482 08
Market value of bonds and stocks over cost	217,494 08
Gross premiums due and unreported on policies in force December 31, 1891	\$172,185 21
Gross deferred premiums on policies in force December 31, 1891	328,776 35
Total	\$500,961 56
Deduct the loading on above gross amount	100,192 31
Net amount of uncollected and deferred premiums	400,769 25

Total of other assets \$781,965 41

Total admitted assets \$16,673,743 32

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department, according to the <i>actuaries table of mortality, with 4 per cent interest</i>	\$15,841,232 00
Deduct net value of risks of this company reinsured in other solvent companies	11,088 00

Net reinsurance reserve \$15,330,144 00

Claims for death losses due and unpaid	\$394 26
Claims for matured endowments due and unpaid	3,475 20
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	101,165 18
Amounts due and unpaid on annuity claims	1,013 26

Total policy claims 106,047 90

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders 42,532 12

Amount of any other liability of the company, viz.: extra reserve for absolute bond, dividend, tontine, war world policies, policies lapsed liable to be surrendered, and premiums received in advance 55,720 05

Total liabilities (except capital stock) \$15,534,444 07

Surplus as regards policy-holders, \$1,139,299.25, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR. AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$23,104,064	\$32,990,548	\$1,227,545	\$57,322,242
New policies	4,501,626	5,764,750	111,110	10,377,486
Old revived	647	10,788	-----	11,430
Old increased	36,214	97,584	-----	133,798
Added by dividends	30,977	44,571	-----	75,548
Totals	\$27,673,518	\$38,908,331	\$1,338,655	\$67,920,504

Ceased to be in force.

By death	\$667,020	\$379,582	\$21,000	\$1,067,552
By maturity	-----	296,714	-----	296,714
By surrender	635,914	675,451	-----	1,311,365
By lapse	507,795	1,076,335	184,482	2,368,565
By change and decrease	68,784	487,227	112,462	612,473
Not taken	361,607	965,573	31,712	1,358,892
Totals	\$2,235,120	\$4,430,865	\$349,606	\$7,015,591

Amount in force at end of the year	\$25,438,398	\$34,477,466	\$989,049	\$60,904,913
Reinsured	85,000	61,060	-----	146,000
Industrial policies	755,915	112,485	-----	868,400
Annuities	-----	-----	-----	25,797

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	261	\$382,588 00
Policies issued during year.....	25	51,000 00
Total.....	286	\$433,588 00
Deduct ceased to be in force.....	25	48,691 00
In force December 31, 1891.....	261	\$389,897 00
Losses and claims paid during the year.....	9	11,459 82
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$14,159 61

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.
CONNECTICUT.

(Incorporated, May, 1866; commenced business of life insurance, April, 1867.)

HOME OFFICE, 280 ASYLUM ST., HARTFORD, CONN.

H. A. WHITMAN, *President*. - - - - - STEPHEN BALL, *Secretary*.

Attorney for Michigan, Frank W. Brown, of Detroit.

CAPITAL.

Capital stock paid.....	\$250,000
Balance of net or ledger assets December 31, 1890.....	\$610,668 87

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$4,140 28
Premiums paid dividends.....	797 23
Total.....	\$4,937 51
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	115 77
Total premium income.....	\$4,821 74
Cash received for interest upon mortgage loans.....	11,832 47
Cash received for interest on bonds owned, and dividends on stock.....	2,470 00
Cash received for interest on other debts due the company.....	5,083 59
Cash received as discount on claims paid in advance.....	8,314 57
Miscellaneous.....	23 10
Total income during the year.....	32,545 47
Total.....	\$643,214 34

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$12,349 00	
Cash paid for matured endowments and additions.....	2,191 65	
Total amount actually paid for losses and matured endowments.....		\$14,540 65
Cash paid for surrendered policies.....		12,112 21
Cash dividends paid to policy-holders, \$20,589.61, same applied in payment of premiums, \$797.23.....		21,386 84
(Total paid policy-holders.....)	\$48,039 70)	
Cash paid for commissions to agents.....		125 76
Cash paid for state and local taxes in state where organized, \$1,665.93; taxes, licenses, fines, and fees in other states, \$3,959.17.....		5,625 10
Cash paid for the following items, viz.: postage and exchange, \$302.44; miscellaneous, legal and other expenses, \$7,617.70.....		7,920 14
(Total expenses of management.....)	\$18,671.00)	
Total disbursements during the year.....		\$61,710 70
Balance December 31, 1891.....		<u>\$581,503 64</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$218,388 19
Loans secured by mortgages of real estate, first liens.....	210,926 83
Loans made in cash to policy-holders on this company's policies.....	84,114 50

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost value.	Market value.	
First National Bank, Hartford, Ct.....	\$89,883 50	\$32,100 00	
Farmers and Mechanics National Bank, Hartford, Ct.....	2,277 50	2,140 00	
Home National Bank, Meriden, Ct.....	5,670 75	6,000 00	
Kansas Loan and Trust Co.....	2,875 00	2,875 00	
Totals (carried out at cost value).....	\$50,706 75	\$43,115 00	50,706 75
Cash deposited in bank.....			17,367 37
Total net or ledger assets as per balance.....			\$581,503 64
Deduct depreciation from cost of assets.....			7,591 75
			<u>\$573,911 89</u>

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		\$4,901 77	
Gross deferred premiums on policies in force Dec. 31, 1891.....	\$312 86		
Deduct the loading on above gross amount.....	62 57		
Net amount of uncollected and deferred premiums.....		250 29	
Total of other assets.....			5,152 06
Total admitted assets.....			<u>579,063 95</u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Connecticut insurance department, according to the American experience table of mortality, with 4 per cent interest.....	\$341,939 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	5,237 00	
Net reinsurance reserve.....		\$336,702 00
Claims for death losses and matured endowments in process of adjustment and adjusted and not due.....		302 45
Total liabilities (except capital stock).....		<u>\$337,004 45</u>
Surplus as regards policy-holders, \$242,059.50, on the basis of admitted assets.		

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Additions.</i>	<i>Total.</i>
In force at end of previous year.....	\$672,512	\$8,125	\$47,000	\$4,255	\$731,892
Added by dividends.....				224	224
Totals.....	\$672,512	\$8,125	\$47,000	\$4,479	\$732,116
<i>Ceased to be in force.</i>					
By death.....	\$7,500				\$7,500
By expiry.....			\$12,000		12,000
By maturity.....		\$2,025		\$114	2,139
By surrender.....	26,141	100	3,000		29,241
By change and decrease.....	3,547				3,547
Totals.....	\$37,188	\$2,125	\$15,000	\$114	\$54,427
Amount in force at end of the year.....	\$635,324	\$6,000	\$32,000	\$4,865	\$677,689
Reinsured.....					13,048

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890.....	7	\$6,600
Policies issued during year.....	0	0
Total.....	7	\$6,600
Deduct ceased to be in force.....	0	0
In force December 31, 1891.....	7	\$6,600
Losses and claims paid during the year.....	0	0
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$87 88

HOME LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April 30, 1860; commenced business May 1, 1860.)

HOME OFFICE, 254 BROADWAY, N. Y., AND 30 COURT ST., BROOKLYN, N. Y.

CHAS. A. TOWNSEND, *President.*

GEORGE E. IDE, *Secretary.*

Attorney for Michigan, HORATIO HASKELL, of Detroit.

CAPITAL.

Capital stock paid.....\$125,000

Balance of net or ledger assets December 31, 1890..... \$6,733,848 83

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$293,909 42
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	911,086 19
Cash received for annuities.....	2,009 85
Total.....	\$1,206,405 46
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	190 50
Total premium income.....	\$1,206,214 96
Cash received for interest upon mortgage loans.....	66,272 98
Cash received for interest on bonds owned, and dividends on stock.....	114,535 27
Cash received for interest on premium notes, loans, or liens.....	40,307 17
Cash received for interest on other debts due the company.....	65,196 15
Cash received for rents for use of company's property.....	8,132 54
Cash received for profits on bonds, or stocks, <i>actually sold</i>	128,567 05

Total income during the year..... \$1,629,446 12

Total..... \$8,363,294 95

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$399,452 17
Premium notes, loans, or liens used in payment of the same..	19,090 24
Cash paid for matured endowments and additions.....	86,235 84
Premium notes, loans, or liens used in payment of same.....	2,568 03
Total amount actually paid for losses and matured endowments.....	\$507,436 28
Cash paid to annuitants.....	3,034 13
Cash paid for surrendered policies.....	97,297 64
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	30,351 17
Cash dividends paid to policy-holders, \$4,760.21, same applied in payment of premiums, \$86,969.50.....	91,729 71
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	66,769 90
(Total paid policy-holders.....)	\$796,618 83)
Cash paid stockholders for interest or dividends.....	15,000 00
Cash paid for commissions to agents.....	182,189 95
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	46,691 85
Cash paid for medical examiners' fees.....	18,813 50
Cash paid for salaries, and other compensation of officers and other office employees.....	45,850 93
Cash paid for state and local taxes, licenses, fines, and fees in other states.....	12,744 73
Cash paid for rent.....	1,200 00
Cash paid for advertising.....	9,209 28
Cash paid for the following items, viz.: printing, postage, stationery, law and all office expenses.....	20,592 49
(Total expenses of management.....)	\$396,742 68)

Total disbursements during the year..... 1,148,361 51

Balance December 31, 1891..... \$7,214,933 44

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, <i>cost value</i>	\$168,300 00
Loans secured by mortgages of real estate, first liens.....	1,844,850 00
Loans secured by stocks, bonds and other securities held as collaterals.....	870,498 58
Loans made in cash to policy-holders on this company's policies.....	98,821 03
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	575,000 89

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.	
United States.....	\$722,722 41	\$747,500 00	
Brooklyn city public park.....	123,618 66	192,000 00	
Erie Railroad.....	97,088 75	106,050 00	
Erie Railroad.....	12,000 00	10,500 00	
N. Y., Chicago & St. Louis R. R.....	221,412 50	212,800 00	
N. Y., Lac. & Western.....	97,500 00	105,000 00	
Albany & Susquehanna R. R.....	241,925 00	258,000 00	
Morris & Essex R. R.....	267,987 50	270,000 00	
Chicago & Northwestern R. R.....	281,400 00	274,000 00	
Oswego & Syracuse R. R.....	38,950 00	38,950 00	
Fidelity Loan and Trust Company.....	50,000 00	50,000 00	
Jefferson R. R.....	162,500 00	162,500 00	
Delaware & Hudson R. R., Pa. Div.....	79,091 25	77,000 00	
Monmouth county, N. J., school.....	23,605 00	23,100 00	
Michigan Central R. R.....	49,735 00	49,703 00	
Central R. R. of N. J.....	35,874 14	36,880 00	
Central R. R. of N. J.....	54,275 00	55,000 00	
Lake Shore & Mich. Southern R. R.....	24,780 00	24,980 00	
Lake Shore & Mich. Southern R. R.....	118,370 00	120,000 00	
La. & Mo. River R. R.....	23,258 83	23,200 00	
N. Y. Central & Hudson River R. R.....	105,750 80	107,000 00	
Buffalo & Erie R. R.....	45,320 00	45,400 00	
R. W. & O. R. R.....	109,170 00	113,000 00	
C. C. C. & I. B. R.....	11,441 67	11,400 00	
Nashville & Decatur R. R.....	56,750 00	57,000 00	
N. Y. & Harlem R. R.....	5,900 00	5,950 00	
Kalamazoo & White Pigeon R. R.....	9,787 50	9,720 00	
Norfolk & Southern R. R.....	28,500 00	28,500 00	
Jackson, Lansing & Saginaw R. R.....	30,835 50	30,750 00	
Detroit, Monroe & Toledo R. R.....	13,325 00	12,400 00	
Brooklyn City R. R.....	22,507 50	22,155 00	
Chicago, Burlington & Quincy R. R.....	26,693 00	27,500 00	
Long Island R. R.....	17,500 00	18,000 00	
Gravesend street improvement.....	11,547 00	11,547 00	
Flatbush sewer.....	50,000 00	50,000 00	
Newark sewer.....	50,000 00	50,000 00	
Stocks:			
Central Trust Company.....	29,500 00	75,000 00	
American Exchange National Bank.....	22,512 35	24,800 00	
National Bank of Commerce.....	34,085 75	36,000 00	
Totals (carried out at cost value).....	\$3,351,399 71	\$3,512,102 00	\$3,351,869 71

Cash in company's office, \$1,243.69; cash deposited in bank, \$244,111.63; total cash.....	245,355 32
Bills receivable, \$27,210.95; agents' ledger balances, \$20,057.24; total.....	47,268 19
Balance of open account, secured by trust deed note on real estate in Chicago.....	12,979 72
Total net or ledger assets as per balance.....	\$7,214,933 44

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$10,881 89
Interest due and accrued on bonds and stocks.....	89,567 80
Interest due and accrued on collateral loans.....	10,440 16
Interest due and accrued on premium notes, loans or liens.....	6,706 83
Rents due and accrued on company's property or lease.....	1,125 57
Market value of bonds and stocks over cost.....	160,082 29
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$217,367 57
Gross deferred premiums on policies in force Dec. 31, 1891.....	52,995 01
Total.....	\$270,362 58
Deduct the loading on above gross amount.....	54,072 53
Net amount of uncollected and deferred premiums.....	\$216,290 06
Total of other assets.....	439,244 60
Total admitted assets.....	\$7,654,178 04

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department according to the American experience table of mortality, with 4-2 per cent interest.....	\$5,729,843 00
Net reinsurance reserve.....	\$5,729,843 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$10,473 00	
Total policy claims		\$10,473 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		14,513 21
Amount of any other liability of the company, viz.: premiums paid in advance		1,557 36
Total liabilities (except capital stock)		\$5,756,386 57

Surplus as regards policy-holders, \$1,897,791.47, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$23,741,880 38	\$5,285,758 00	annuities. \$39,027,638 33	
New policies	7,475,025 84	702,532 87	\$338,750 00	8,576,308 71
Old revived	71,500 00	22,000 00		93,500 00
Old increased	21,400 00			21,400 00
Added by dividends	559 00	57,062 00		57,621 00
Totals	\$31,818,365 17	\$6,067,352 87	\$338,750 00	\$37,716,468 04
<i>Ceased to be in force.</i>				
By death	\$376,899 41	\$42,133 00		\$418,532 41
By maturity		88,903 87		88,903 87
By surrender	1,574,638 00	306,707 00		1,881,345 00
By lapse	1,360,250 00	108,000 00		1,477,250 00
By change and decrease	118,685 43	15,500 00	annuities.	184,185 43
Not taken	1,879,500 00	170,000 00	\$5,000 00	1,554,500 00
Totals	\$4,818,447 84	\$781,243 87	\$5,000 00	\$5,554,691 71
Amount in force at end of the year	\$26,491,917 83	\$5,836,109 00	\$338,750 00	\$32,161,776 33
Reinsured			\$10,000 00	

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	1,468	\$3,879,375 00
Policies issued during year	330	515,739 00
Total	1,798	\$3,995,065 00
Deduct ceased to be in force	239	\$79,419 00
In force December 31, 1891	1,559	\$3,515,676 00
Losses and claims paid during the year	29	3,297,287 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$119,577 35

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated April 21, 1862; commenced business December 27, 1862.)

HOME OFFICE, BOSTON, MASS.

STEPHEN H. RHODES, *President*.GEO. B. WOODWARD, *Secretary*.

Attorney for Michigan, HENRY EMPEY, of Detroit.

Balance of net or ledger assets December 31, 1890..... \$3,825,519 48

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$2,388,209 46	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....		508 38
Total premium income.....		\$2,387,701 13
Cash received for interest upon mortgage loans.....		94,994 23
Cash received for interest on bonds owned, and dividends on stock.....		87,185 36
Cash received for interest on premium notes, loans or liens.....		4,654 70
Cash received for interest on other debts due the company.....		9,600 43
Cash received for rents for use of company's property.....		8,125 16
Cash received as discount on claims paid in advance.....		107 35
Total income during the year.....		2,572,368 36
Total.....		\$6,397,887 84

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$923,636 71
Premium notes, loans, or liens used in payment of the same..	8,801 55
Cash paid for matured endowments and additions.....	43,053 73
Premium notes, loans or liens used in payment of same.....	495 27
Total amount actually paid for losses and matured endowments.....	\$976,042 26
Cash paid to annuitants.....	89 63
Cash paid for surrendered policies.....	49,862 28
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	2,343 59
Cash surrender values, including reconverted additions applied in payment of premiums.....	900 69
Cash dividends paid to policy-holders.....	70,329 68
Premium notes, loans or liens used in payment of dividends to policy-holders.....	4,836 61
(Total paid policy-holders).....	\$1,103,908 74
Cash paid for commissions to agents.....	605,419 21
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	231,516 13
Cash paid for medical examiners' fees.....	45,445 33
Cash paid for salaries, and other compensation of officers, and other office employees.....	63,355 78
Cash paid for state and local taxes in state where organized, \$12,385.39; taxes, licenses, fines, and fees in other states, \$17,376.54.....	80,261 93
Cash paid for rent.....	31,891 22

Cash paid for furniture and fixtures, and safes for home and agency offices	\$7,624 77
Cash paid for advertising	13,632 63
Cash paid for the following items, viz.: stationery and printing, \$21,702.35; traveling expenses, \$855.59; legal, \$5,961.46; postage, \$5,286.49; incidental, \$13,083.28	46,914 12
(Total expenses of management)	\$1,075,561 07)
Total disbursements during the year	\$2,179,469 81
Balance December 31, 1891	\$4,218,418 03

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	\$849,751 67
Loans secured by mortgages of real estate, first liens	1,724,707 58
Loans secured by stocks, bonds and other securities held as collaterals	32,900 00
Loans made in cash to policy-holders on this company's policies	117,813 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	78,541 67

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Massachusetts registered	\$112,750 00	\$108,500 00
Franklin Co., Ohio	15,628 50	15,552 62
Washington county, Ill.	5,325 00	5,300 00
Marion county, Indiana	15,506 25	15,150 00
Columbia county, Washington	11,800 00	11,650 00
Lincoln county, Nebraska	4,195 00	4,160 00
Finney county, Kansas	10,825 00	10,650 00
Thurston county, Washington	10,700 00	10,550 00
Yellowstone county, Montana	5,287 50	5,287 50
Meagher county, Montana	10,600 00	10,600 00
City of St. Paul, Minn.	10,375 00	10,350 00
Elkhart, Ind.	2,590 87	2,507 50
Decatur, Ill., (issued 1884)	18,540 00	18,360 00
Yankton, Dak.	8,498 25	8,340 00
Fremont, Neb., (issued 1885)	5,125 00	5,100 00
"	6,120 00	6,090 00
Emporio, Kan.	14,700 00	14,630 00
Jeffersonville, Ind.	10,450 00	10,350 00
Sioux Falls, Dak.	14,525 00	14,365 00
New Albany, Ind.	7,800 00	7,628 75
Martinsville, Ind.	1,005 00	1,000 00
Kansas City, Kan.	18,235 00	17,785 00
"	12,000 00	12,000 00
St. Cloud, Minn.	10,650 00	10,550 00
Arkansas City, Kan.	3,112 50	3,090 00
Deloit, Kan.	6,337 50	6,290 00
Nebraska City, Neb.	15,412 50	15,225 00
Evansville, Ind.	5,000 00	5,000 00
Chattanooga, Tenn.	10,900 00	11,350 60
Fargo, Dak.	5,487 50	5,525 00
Gladstone, Mich.	4,590 00	4,567 50
Superior, Wis.	10,200 00	10,000 00
Columbus, Ohio	10,400 00	10,400 00
Huron, So. Dak.	10,000 00	10,000 00
Middleborough, Ky.	12,270 00	12,270 00
Salt Lake City, Utah	9,600 00	9,600 00
East Portland, Oregon	10,925 00	10,925 00
Port Townsend, Wash.	10,000 00	10,000 00
Duluth, Minn.	10,000 00	10,000 00
Wichita, Kan.	5,764 77	5,764 77
Ellensburg, Wash.	10,000 00	10,000 00
West Bay City, Mich.	10,197 00	10,200 00
Astoria, Oregon	10,600 00	10,925 00
Town of Spencer, Ind.	5,115 00	5,050 60
Delaware Township, Kan.	9,500 00	10,000 00
Village of Groveport, Ohio	3,645 00	3,600 00
"	1,020 00	1,000 00
Braceville, Ill.	5,250 00	5,218 75
Wyandotte Co., Kan., school district	10,267 50	10,300 00
City of Seattle, Wash., school district	10,675 00	10,675 00
Albina, Oregon, school district	10,400 00	10,400 00
Helena, Mont., school district	10,500 00	10,400 00
Minneapolis Gas Light Co., Minn.	10,350 00	10,000 00
Saratoga Gas and Electric Light Co., N. Y.	8,207 50	8,000 00
Central Special Drainage Dist., Ill.	10,000 00	10,000 00
The Middlesex Banking Co., Conn.	28,858 00	30,000 00
Kansas City Real Estate and Stock Exchange, Mo.	10,000 00	10,000 00
New England Mortgage Security Co., Mass.	4,462 50	5,000 00
Port Chester Con. Gas and Elec. Light Co., N. Y.		

Bonds:

	<i>Cost value.</i>	<i>Market value.</i>
St. Paul Gas Light Co., Minn.	\$9,750 00	\$10,000 00
Cedar Rapids & Missouri River R. R.	13,500 00	15,750 00
Nashua & Rochester R. R.	23,125 00	25,125 00
Lowell & Andover R. R.	18,800 00	20,400 00
Old Colony R. R.	1,020 00	1,080 00
Burlington & Missouri River R. R.	11,987 50	18,050 00
New York & New England R. R.	20,882 50	32,400 00
Cheshire R. R.	5,500 00	5,350 00
Saginaw Valley & St. Louis R. R.	19,680 00	19,040 00
Chicago, Milwaukee & St. Paul R. R.	10,612 50	11,200 00
Lowell & Lawrence R. R.	1,115 00	1,080 00
Oregon Railway & Navigation Co.	10,761 80	11,000 00
Consolidated Railroad Co. of Vermont.	4,180 00	6,954 00
Quincy, Alton & St. Louis R'y	9,587 50	10,000 00
Leavenworth, Topeka & South Western R'y	2,210 00	1,950 00
Cleveland, Columbus, Cincinnati & Indiana R. R.	9,750 00	11,500 00
Chicago, Burlington & Northern R. R., (issued 1885)	1,500 00	1,500 00
Wisconsin Central R. R.	8,787 50	9,250 00
Atchison, Colorado & Pacific R. R.	10,275 00	8,200 00
Chicago & Eastern Illinois R. R.	22,300 00	24,400 00
Strawn & Indiana State Line R. R.	12,600 00	12,600 00
Memphis & Charleston R. R.	12,050 00	12,000 00
Little Rock & Fort Smith R'y	11,800 00	9,250 00
Carolina Central R. R.	10,975 00	10,500 00
Jamez River Valley R. R.	10,400 00	10,500 00
St. Joseph & Grand Island R. R.	10,837 50	9,100 00
St. Louis Cable & Western R'y	11,742 50	11,000 00
Spokane & Palouse R. R.	10,400 00	10,000 00
Helena & Red Mountain R. R.	10,450 00	10,300 00
Kansas City, Memphis & Birmingham R. R.	9,612 50	6,800 00
The Marietta Mineral R'y	9,500 00	10,200 00
Kansas City, Fort Scott & Memphis R. R.	10,340 00	10,675 00
Marquette, Houghton & Ontonagon R. R.	9,700 00	10,000 00
Chicago, Burlington & Northern R. R.	10,200 00	10,200 00
Seattle, Lake Shore & Eastern R. R.	9,500 00	10,000 00
Atchison, Topeka & Santa Fe R. R.	80,000 00	80,000 00
" " "	57,925 00	58,275 00
" " "	22,458 43	26,600 00
Oregon R'y & Navigation Co.	9,650 00	10,000 00
Syracuse Consolidated Street R'y	4,975 00	4,750 00
Canton Street R'y & Lake Side Street R. R.	10,475 00	10,475 00
The Wichita Electric R'y	9,500 00	9,000 00
Des Moines Street R. R.	10,675 00	10,650 00
The Chicago & Atchison Bridge Co.	10,200 00	10,200 00
Tarkio Valley R. R.	9,967 50	9,720 00
St. Louis & Suburban R'y	8,550 00	9,000 00
Kansas City, Memphis & Birmingham R. R.	1,250 00	1,250 00
Stocks:		
Boston & Maine R. R. Co.	9,236 12	12,375 00
Chicago, Burlington & Quincy R. R. Co.	25,080 62	21,850 00
Union Pacific R. R. Co.	4,731 25	2,487 50
Atchison, Topeka & Santa Fe R. R. Co.	4,212 50	2,287 50
Central Massachusetts R. R. Co.	5,206 25	1,815 00
American Loan & Trust Co.	2,550 00	3,897 50
New England National Bank	12,031 00	16,000 00
Tremont " "	5,590 50	5,181 25
Continental " "	10,150 00	13,100 00
Boylston " "	4,362 50	4,414 37
Washington " "	13,587 50	11,525 00
State " "	2,581 50	2,678 50
Boston " " of Seattle.	10,000 00	10,000 00
Totals (carried out at cost value)	\$1,323,543 21	\$1,329,023 01
		\$1,323,543 21

Cash in company's office, \$1,758.93; cash deposited in bank, \$85,227.09;
total cash

86,986 02

Bills receivable, \$75.00; agents' ledger balances, \$1,199.88; total

1,274 88

Printing plant

3,000 00

Total net or ledger assets as per balance

\$4,218,418 03

OTHER ASSETS.

Interest due, \$5,981.25, and accrued, \$29,118.63, on bonds and mortgages	\$34,999 88
Interest due, \$954.00, and accrued, \$12,779.43, on bonds and stocks	13,438 43
Interest due, \$995.10, and accrued, \$1,651.56, on collateral loans	2,046 66
Interest due, \$6,846.13, and accrued, \$2,363.30, on premium notes, loans or liens	9,209 43
Rents due, \$900.81, and accrued, \$3,235.69, on company's property or lease	4,036 00
Market value of bonds and stocks over cost	5,494 80

Gross premiums due and unreported on policies in force December 31, 1891	\$94,408 49	
Gross deferred premiums on policies in force December 31, 1891	58,653 18	
Total	\$153,161 67	
Deduct the loading on above gross amount	\$9,913 65	
Net amount of uncollected and deferred premiums		\$98,238 02
Total of other assets		\$167,448 22
Total assets		\$4,385,966 25
Deduct items not admitted		4,274 88
Total admitted assets		\$4,381,591 37

Items not admitted.

Furniture, fixtures and safes	\$3,000 00
Agent's balances	1,199 88
Bills receivable	75 00
Total items not admitted	\$4,274 88

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Massachusetts insurance department, according to the <i>actuaries' table of mortality, with 4 per cent interest.</i>	\$3,979,950 00
Deduct net value of risks of this company reinsured in other solvent companies	6,370 00
Net reinsurance reserve	\$3,973,580 00
Claims for matured endowments due and not called for	\$404 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	6,320 67
Total policy claims	6,724 67
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	14,812 14
Amount of any other liability of the company, viz., premiums paid in advance and cash surrender values	43,194 30
Total liabilities (except capital stock)	\$4,038,311 11

Surplus as regards policy-holders, \$43,280.26, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
In force at end of previous year	\$5,929,057	\$8,779,874	\$322,800	\$10,031,731
New policies	640,309	1,245,704	20,000	1,906,013
Old revived	7,895	14,358		12,253
Totals	\$6,577,261	\$5,029,936	\$342,300	\$11,949,497
<i>Ceased to be in force.</i>				
By death	\$180,993	\$22,673	\$2,000	\$305,666
By maturity		43,758	59,000	102,758
By surrender	155,721	148,420	12,500	316,641
By lapse	97,640	128,000	5,000	230,640
By change and decrease	73,061	14,479	3,500	91,070
Not taken	101,500	\$99,000		410,500
Totals	\$608,947	\$606,380	\$82,000	\$1,357,277
Amount in force at end of the year	\$5,968,314	\$4,963,606	\$360,300	\$10,592,220
Reinsured				32,052

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1891.....	203	\$373,072
Policies issued during year.....	26	60,206
Total.....	229	\$433,278
Deduct ceased to be in force.....	35	101,696
In force December 31, 1891.....	194	\$331,582
Losses and claims paid during the year.....	2	11,200
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$13,270 67

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK.

(Organized 1850; commenced business August, 1850.)

HOME OFFICE, No. 136 BROADWAY, NEW YORK CITY.

HENRY B. STOKES, *President.*WM. C. FRAZEE, *Secretary.*

Attorney for Michigan, FREEMAN O. GULLIVER, of Detroit.

CAPITAL.

Capital stock paid.....\$100,000

Balance of net or ledger assets December 31, 1890..... \$11,769,382 82

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$507,177 45
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,577,425 48
Cash received for annuities.....	1,805 60
Total.....	\$2,086,408 58
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	6,146 73
Total premium income.....	\$2,080,261 80
Cash received for interest upon mortgage loans.....	178,135 42
Cash received for interest on bonds owned, and dividends on stock.....	121,250 00
Cash received for interest on premium notes, loans, or liens.....	49,655 98
Cash received for interest on other debts due the company.....	232,720 59
Cash received for rents for use of company's property.....	16,009 10
Cash received as discount on claims paid in advance.....	434 00
Cash received for profits on real estate <i>actually sold</i>	8,978 74
Total income during the year.....	2,687,440 58
Total.....	\$14,456,823 40

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$1,004,655 41	
Premium notes, loans, or liens used in payment of the same..	82,081 69	
Cash paid for matured endowments and additions.....	87,396 57	
Premium notes, loans, or liens used in payment of same.....	484 43	
Total amount actually paid for losses and matured endowments.....	\$1,074,568 10	
Cash paid to annuitants.....	3,607 23	
Cash paid for surrendered policies.....	367,647 66	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	30,082 24	
Cash dividends paid to policy-holders.....	111,123 01	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	3,481 67	
(Total paid policy-holders.....)	\$1,590,489 91	
Cash paid stockholders for interest or dividends.....	16,000 00	
Cash paid for commissions to agents.....	383,645 29	
Cash paid for salaries and travelling expenses of managers of agencies, and general, special, and local agents.....	20,517 47	
Cash paid for medical examiners' fees.....	34,907 00	
Cash paid for salaries, and other compensation of officers and other office employees.....	70,325 04	
State and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	20,727 39	
Cash paid for rent.....	14,679 17	
Cash paid for advertising.....	21,342 88	
Cash paid for the following items, viz.: expense on real estate, law, office and agency expenses.....	88,076 66	
(Total expenses of management.....)	\$649,320 90	
Total disbursements during the year.....	\$2,255,690 81	
Balance december 31, 1891.....	\$12,201,132 59	

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$334,253 82
Loans secured by mortgages of real estate, first liens.....	3,983,522 17
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$5,642,900.00.....	4,225,462 50
Premium notes, loans, or liens on policies in force, the reserve in excess of all indebtedness.....	765,525 75

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost value.	Market value.
United States registered bonds.....	\$118,098 70	\$135,125 00
Virginia State bonds, consolidated debt.....		14,896 00
Virginia State bonds, deferred.....	4,500 00	1,064 00
Mississippi State bonds.....	10,000 00	10,000 00
Lake Shore & Michigan Southern R. R. mortgage bonds.....	478,198 92	458,000 00
Central Park, North & East River R. R. bonds.....	115,335 00	116,000 00
Harlem River & Port Chester R. R. mortgage bonds.....	102,500 00	106,000 00
Union Pacific R. R. first mortgage bonds.....	57,968 17	56,000 00
Union Pacific R. R. sinking fund bonds.....	118,894 46	107,000 00
Union Pacific R. R. collateral trust notes.....	99,900 00	102,870 00
Escanaba & Lake Superior R. R. mortgage bonds.....	34,800 00	33,150 00
Albany & Susquehanna R. R. consolidated bonds.....	59,000 00	60,500 00
Ohio & Mississippi R. R. consolidated bonds.....	58,000 00	60,000 00
Missouri Pacific R. R. consolidated bonds.....	111,250 00	106,500 00
50 shares Bank of Commerce, New York stock.....	4,460 00	9,500 00
New York, Susquehanna & Western bonds.....	49,250 00	52,000 00
Dakota & Great Southern mortgage bonds.....	100,000 00	103,500 00
Chesapeake & Ohio consolidated first mortgage bonds.....	98,375 00	103,750 00
Wabash R. R. first mortgage bonds.....	101,805 55	103,250 00
Morgans Louisiana & Texas R. R. & Steamship Co. first mortgage bonds.....	60,266 94	60,000 00
Morgans Louisiana & Texas R. R. & Steamship Co. first mortgage bonds.....	10,538 34	11,100 00
Sewer & Drainage Certificates of the Village of New Rochelle N. Y.....	95,000 00	95,000 00
500 shares Consolidated Gas Co. of New York stock.....	49,062 50	52,125 00
Town of Danville, Virginia, bonds.....	10,250 00	10,000 00
Beech Creek R. R. Co. first mortgage bonds.....	97,500 00	98,000 00
Chicago, Burlington & Quincy R. R. Company bonds (Nebraska Ext.).....	86,000 00	90,000 00
Chicago, Milwaukee & St. Paul Railway Co. general mortgage bonds.....	43,125 00	44,635 00
Chicago, Milwaukee & St. Paul Railway Co. cons. bonds.....	36,264 17	39,000 00

	Cost value.	Market value.
Denver & Rio Grande R. R. Co. cons. mortgage bonds.....	78,000 00	82,500 00
Louisville, St. Louis & Texas Railway Co. first mort. bonds.....	13,557 50	13,125 00
Morris & Essex R. R. Co. first consolidated mortgage bonds.....	136,500 00	140,000 00
New York, Lake Erie & Western R. R. Co. first consolidated funded bonds.....	67,013 89	64,000 00
New York, Lake Erie & Western Docks & Improvement Co. bonds.....	52,500 00	58,000 00
Third Avenue R. R. Co. first mortgage bonds.....	110,000 00	112,500 00
Totals (carried out at cost value)	<u>\$2,667,899 14</u>	<u>\$2,789,080 00</u>

82,667,899 14

Cash in company's office, \$29,666.34; cash deposited in bank, Union Trust Co., \$3,510.11; National Citizens' bank, \$191,292.76; total cash.....	224,469 21
--	------------

Total net or ledger assets as per balance..... \$12,201,132 59

OTHER ASSETS.

Interest due, \$9,118.11, and accrued, \$99,540.79, on bonds and mortgages....	\$78,659 77
Interest accrued on bonds and stocks	1,800 00
Interest accrued on collateral loans	22,229 03
Interest accrued on premium notes, loans or liens	12,844 24
Interest accrued on company's property or lease	490 83
Market value of real estate over cost	164,566 18
Market value of bonds and stocks over cost	71,180 86
Gross premiums due and unreported on policies in force December 31, 1891.....	\$224,867 91
Gross deferred premiums on policies in force December 31, 1891.....	172,899 55
Total	\$397,257 46
Deduct the loading on above gross amount.....	79,451 49
Net amount of uncollected and deferred premiums	817,805 97
Commuted commissions	79,700 25
Total of other assets	748,777 13
Total assets	\$12,949,909 72
Deduct items not admitted.....	79,700 25
Total admitted assets	<u>\$12,870,209 47</u>

Items not admitted.

Commuted commissions.....	\$79,700 25
Total items not admitted	<u>\$79,700 25</u>

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department, according to the American experience table of mortality, with a 1-3 per cent interest.....	\$10,850,207 00
Deduct net value of risks of this company reinsured in other solvent companies	2,062 00
Net reinsurance reserve.....	\$10,848,125 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	\$179,983 00
Total policy claims	179,983 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	44,077 76
Amount of any other liability of the company, viz.: estimated to cover any claim	21,629 30
Total liabilities (except capital stock).....	<u>\$11,093,815 06</u>

Surplus as regards policy-holders, \$1,776,394.41, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR
AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$42,910,041	\$7,822,887	\$3,767,826 35	\$54,500,754 35
New policies	18,618,640	1,162,081	1,064,140 98	15,844,811 98
Totals	\$56,528,681	\$8,984,918	\$4,831,967 33	\$70,345,566 33

Ceased to be in force.

By death				\$1,086,687 10
By maturity				37,881 00
By purchase				1,052,031 18
By lapse				4,548,880 85
By change to pay up policies				776,877 00
Not taken				3,620,580 51
Totals	\$9,194,290	\$1,296,837	\$776,801 64	\$11,267,928 64
Amount in force at end of the year	\$47,334,382	\$7,688,081	\$4,055,165 69	\$59,077,628 69

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	239	\$619,027
Policies issued during year	56	204,350
Total	295	\$823,377
Deduct ceased to be in force	48	204,905
In force December 31, 1891	252	\$618,472
Losses and claims paid during the year	3	4,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions cash		\$16,779 27

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated, May 1, 1851; commenced business, August 1, 1851.)

HOME OFFICE, SPRINGFIELD, MASS.

M. V. B. EDGERLY, *President.*

JOHN A. HALL, *Secretary.*

Attorney for Michigan, James C. Thomson, of Detroit.

Balance of net or ledger assets December 31, 1890

\$10,457,662 69

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance	\$464,566 69
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	1,928,537 19
Total	\$2,393,103 88

Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less dividends thereon

\$36,187 74

Total premium income	\$2,856,916 14
Cash received for interest upon mortgage loans	291,013 95
Cash received for interest on bonds owned, and dividends on stock	214,080 58
Cash received for interest on premium notes, loans, or liens	32,809 12
Cash received for interest on other debts due the company	1,554 67
Cash received for rents for use of company's property	18,592 44
Cash received as discount on claims paid in advance	544 71
From other sources	202 50

Total income during the year \$2,915,514 11

Total \$13,373,176 80

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions	\$708,192 03
Premium notes, loans, or liens used in payment of the same	12,039 99
Cash paid for matured endowments and additions	119,596 84
Premium notes, loans, or liens used in payment of same	4,746 16
Total amount actually paid for losses and matured endowments	\$844,575 02
Cash paid for surrendered policies	193,742 57
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	48,489 76
Premium notes, loans, or liens used in payment of dividends to policy-holders	61,610 59
Cash dividends paid to policy-holders, \$16,576.14, including interest on loan notes, \$3,378.98, same applied in payment of premiums, \$192,785.98	212,091 03
Cash surrender values, etc., including interest, \$678.46, applied in payment of premiums, \$2,806.42	2,978 58
(Total paid policy-holders	\$1,364,387 88)
Cash paid for commissions to agents	833,535 98
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents	105,824 20
Cash paid for medical examiners' fees	29,647 50
Cash paid for salaries, and other compensation of officers and other office employees	80,061 66
Cash paid for state and local taxes in state where organized, \$8,357.92; taxes, licenses, fines, and fees in other states, \$29,615.91	87,973 83
Cash paid for rent	18,683 92
Cash paid for furniture and fixtures, and safes for home and agency offices	3,760 27
Cash paid for advertising and printing	19,883 89
Cash paid for the following items, viz:	
Postage, express, stationery, etc.	26,507 57
Expenses on real estate obtained by foreclosure, taxes, fees, etc.	15,524 85
Profit and loss—premiums on securities purchased, etc.	18,452 52
(Total expenses of management	\$684,635 60)

Total disbursements during the year 2,049,043 54

Balance December 31, 1891 \$11,324,133 26

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	\$509,849 63
Loans secured by mortgages of real estate, first liens	4,105,091 46
Loans secured by stocks, bonds and other securities held as collaterals	786,550 00
Loans made in cash to policy-holders on this company's policies	414,558 00
Premium notes, loans, or liens on policies in force, the reserve in excess of all indebtedness, \$576,905.54, less notes given for reinsurance, \$7,680.78	569,224 76

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Massachusetts Armory Loan	\$100,000 00	\$110,000 00
Railroad bonds:		
Burlington & Mo. R. R. Co.	\$41,848 75	\$41,400 00
Chicago, Burlington & Quincy R. R.	54,300 00	54,000 00
" " " "	40,000 00	40,400 00
" " " "	5,000 00	5,800 00
" " Northern	19,800 00	25,500 00
" " " "	50,000 00	51,000 00
" " " "	75,000 00	80,625 00
Mahoning Coal R. R. Co.	45,097 24	54,500 00

Railroad bonds:

	<i>Cost value.</i>	<i>Market value.</i>
Southern Central R. R. Co. of N. Y.	\$53,490 00	\$53,406 00
Lebanon Spring R. R. Co.	88,002 01	88,003 01
Oregon Short Line R. R. Co.	21,915 00	26,750 00
Iowa Central R. R. Co.	76,740 00	54,577 10
St. Louis & Hannibal R. R. Co.	4,000 00	4,000 00
Northern Pacific R. R. Co.	19,000 00	19,000 00
"	15,000 00	15,000 00
Helena & Red Mountain R. R. Co.	40,000 00	40,000 00
Cedar Rapids, Iowa Falls & N. W. R. R. Co.	50,000 00	47,500 00
Marquette, Houghton & Ontonagon R. R.	50,000 00	52,500 00
American Dock & Improvement Co.	45,562 50	54,750 00
Canada Southern Ry. Co.	22,125 00	25,250 00
Wabash Ry. Co.	88,315 68	103,250 00
Verdigress Valley, Indiana & Western R. R.	50,000 00	52,000 00
Boston, Hooeac Tunnel & Western	43,804 00	46,000 00
Louisville & Nashville R. R. Co.	55,000 00	63,250 00
"	24,187 50	25,875 00
"	57,000 00	61,275 00
East Tenn., Va. & Georgia R. R. Co.	49,062 50	48,500 00
Long Dock Mtg.	100,000 00	116,000 00
Kansas City, Memphis & Birmingham	26,875 00	19,887 50
Grand Rapids, Lansing & Detroit R. R.	100,000 00	97,000 00
St. Louis, Council Bluffs & Omaha R. R.	50,000 00	52,500 00
Des Moines & Kansas City Ry. Co.	25,000 00	25,000 00
Nashville, Chattanooga & St. Louis R. R.	50,000 00	55,000 00
St. Paul, Minneapolis & Manitoba R. R.	42,874 75	43,500 00
Maine Central R. R. Co.	49,875 00	50,000 00
Peoria & Eastern R. R. Co.	84,769 72	54,987 50
Pittsburgh, Painesville & Fairport R. R.	47,500 00	47,500 00
Chicago & Northwestern Ry. Co.	39,000 00	40,950 00
Texas & Pacific R. R.	45,300 00	42,000 00
Chicago Junction Ry. & Union Stock Yds. Co.	102,750 00	96,800 00
Chicago & Northwestern Ry. Co.	100,000 00	111,000 00
Rio Grande & Western Ry. Co.	17,125 00	20,000 00
K. C. St. Jo. & C. B. R. R. Co.	21,000 00	25,410 00
Oregon Improvement Co.	51,737 00	59,500 00
St. Louis & So. Western Ry. Co.	41,220 00	38,678 76
Woonsocket & Pascoag R. R. Co.	37,000 00	37,925 00
Cincinnati, Dayton & Ironton R. R. Co.	23,875 00	23,750 00
	\$2,189,451 65	\$2,242,598 87

National bank stocks:

Pynchon, Springfield, Mass.	\$1,975 00	\$8,200 00
First, Northampton, Mass.	2,455 50	4,420 00
Franklin Co., Greenfield, Mass.	6,805 00	6,500 00
Globe, Boston, Mass.	39,900 00	40,000 00
First, Chelsea, Mass.	81,980 00	80,750 00
	\$88,615 50	\$84,870 00

City, county, township, and other bonds:

City of Boston, Mass., Public Park Loan	\$200,000 00	\$200,000 00
Seattle, Wash., Gold Funding	98,500 00	190,000 00
Leavenworth county, Kansas school	5,939 15	5,939 15
Funding	29,400 00	30,000 00
Chatanqua county, Kansas funding	37,620 00	38,000 00
Cowley county, Kansas	50,000 00	50,000 00
Saline county, Kansas	58,000 00	58,000 00
Clay county, Kansas	48,000 00	50,000 00
White county, Illinois	100,000 00	105,000 00
Perry county, Illinois	12,000 00	12,000 00
Saline county, Illinois	30,000 00	30,000 00
Town of Kewanee, Illinois (Henry Co.)	24,500 00	24,500 00
Douglas, Illinois	32,000 00	32,000 00
Oswego, Kansas	28,500 00	30,000 00
City of Burlingame, Kansas	4,000 00	4,000 00
Topeka, Kansas	80,000 00	31,500 00
Kansas, Kansas	5,900 00	5,900 00
Moorehead, Minn.	10,000 00	10,500 00
Paris, Texas	50,000 00	50,000 00
Clinton, Iowa	20,030 00	20,000 00
Lancaster Co., Neb.	66,970 00	70,000 00
Henry Co., Ohio	30,000 00	30,000 00
Marshalltown, Iowa	28,000 00	28,000 00
Pleasant Corner, Polk Co., Iowa	10,000 00	10,100 00
Freeman Mfg. Co., No. Adams	30,000 00	30,000 00
City of Holyoke, Mass. Notes	21,000 00	21,000 00
	\$1,064,329 15	\$1,077,389 15

Gas and water bonds:

Wallingford Gas Light Co.	\$19,500 00	\$20,000 00
Council Bluffs City Water Works	30,000 00	30,000 00
City of Fairfield Water Works	17,575 00	19,000 00
Hornesville Water Co.	24,375 00	25,250 00
National Water Works Co.	97,500 00	105,000 00

Gas and water bonds:

	<i>Cost value.</i>	<i>Market value.</i>
The City Water Works Co. of Omaha.....	\$75,000 00	\$82,500 00
Leavenworth City & Ft. Leavenworth Water Co.....	50,000 00	55,000 00
Knoxville Water Co.....	34,500 00	35,000 00
Marcellus Water Power Co.....	5,000 00	5,000 00
Chippewa Falls Water Works.....	34,888 15	38,852 00
Crookston Water Works, Power & Light Co.....	45,000 00	49,500 00
Thompsonville Water Co.....	25,000 00	25,000 00
	<u>\$458,818 15</u>	<u>\$491,100 00</u>

Railroad and other stocks:

Boston & Albany R. R. Co.....		
Conn. River R. R. Co.....	\$63,771 86	\$118,750 00
N. Y., N. H. & H. R. R. Co.....	98,723 25	118,194 00
Chicago, Burlington & Quincy R. R. Co.....	53,290 50	67,500 00
Albany & Susquehanna R. R.....	78,104 83	65,400 00
Lake Shore & Mich. Southern R. R.....	76,362 50	102,000 00
Chicago & Northwestern.....	121,712 50	135,800 00
Detroit, Hillsdale & So. Western.....	32,975 00	34,800 00
St. Louis & So. Western R. R. Co.....	22,633 00	27,000 00
Oregon Short Line R. R. Co.....		1,100 00
Central Iowa R. R. Co.....		620 00
Leadville Power Water & Mining Co.....		18,734 00
Silverton Water Supply Co.....	25,229 00	25,000 00
No. Poudre Land & Canal Co.....	26,844 25	33,600 00
Rio Grande Land & Canal Co.....	13,772 55	13,772 55
	8,395 12	8,395 12
	<u>\$616,814 56</u>	<u>\$758,165 67</u>

Totals (carried out at cost value)..... \$4,512,529 01 \$4,764,078 69 \$4,512,529 01

Cash in company's office, \$34,845.12; cash deposited in bank all of which is drawing interest at 4%, \$391,485.28; total cash..... 426,330 40

Total net or ledger assets as per balance..... \$11,324,133 26

OTHER ASSETS.

Interest due, \$33,215.49, and accrued, \$66,353.02, on bonds and mortgages....	\$100,068 51
Interest due, \$14,762.00, and accrued, \$30,243.98, on bonds and stocks.....	65,006 58
Interest due, \$11,765.00, and accrued, \$9,108.26, on collateral loans, on loans on company's policies, \$6,785.34.....	27,658 60
Interest due, \$1,551.88, and accrued, \$17,076.74, on premium notes, loans or liens.....	18,628 63
Interest accrued on certificates of deposit.....	2,447 75
Rents due and accrued on company's property or lease.....	2,784 23
Market value of real estate over cost.....	27,689 07
Market value of bonds and stocks over cost.....	251,544 63
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$181,789 14
Gross deferred premiums on policies in force Dec. 31, 1891.....	305,170 62
Total.....	<u>\$486,959 76</u>
Deduct 20% on above gross amount.....	<u>97,391 95</u>
Net amount of uncollected and deferred premiums.....	<u>389,567 81</u>
Total of other assets.....	<u>915,395 90</u>
Total admitted assets.....	<u>\$12,239,529 16</u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Massachusetts Insurance dep't, according to the <i>actuaries' table of mortality, with 4 per cent interest</i>	\$11,213,506 00
Deduct net value of risks of this company reinsured in other solvent companies.....	<u>141,979 00</u>
Less premiums deferred and in course of collection.....	<u>\$100 75</u>
Net reinsurance reserve.....	<u>\$11,101,527 00</u>
Claims for death losses, and matured endowments, in process of adjustment.....	\$52,228 50
Claims for death losses, and other policy claims resisted by the company.....	<u>10,000 00</u>
Total policy claims.....	<u>62,228 50</u>

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders including \$32,988, the present value of dividends deferred and not yet due.....	\$71,693 25
Amount of any other liability of the company, viz.: premiums paid in advance.....	1,388 50

Total liabilities (except capital stock)..... \$11,236,837 25

Surplus as regards policy-holders, \$1,002,691.91, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Additions.</i>	<i>Total.</i>
In force at end of previous year.....	\$51,164,202	\$10,636,785	\$1,400,217	\$89,635	\$63,290,739
New policies.....	16,145,150	814,250	289,500	-----	17,248,900
Old revived.....	88,668	18,517	-----	-----	107,175
Old increased.....	16,620	6,108	-----	-----	22,728
Added by dividends.....	-----	-----	-----	32,838	-----
Totals.....	<u>\$67,414,630</u>	<u>\$11,475,660</u>	<u>\$1,689,717</u>	<u>\$122,473</u>	<u>\$80,702,425</u>
<i>Ceased to be in force.</i>					
By death.....	\$626,894	\$88,810	\$10,876	\$2,322	\$728,907
By maturity.....	-----	122,739	-----	212	122,951
By expiry.....	-----	-----	148,850	-----	148,850
By surrender.....	1,615,954	447,262	42,250	4,504	2,109,970
By lapse.....	4,207,650	145,000	80,500	569	4,433,719
By change and decrease.....	758,748	70,026	18,099	-----	846,873
Not taken.....	2,622,500	114,000	57,500	-----	2,794,000
Totals.....	<u>\$9,881,746</u>	<u>\$987,837</u>	<u>\$847,569</u>	<u>\$7,606</u>	<u>\$11,174,760</u>
Amount in force at end of the year.....	<u>\$57,532,884</u>	<u>\$10,487,823</u>	<u>\$1,418,148</u>	<u>\$114,865</u>	<u>\$69,527,665</u>

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890.....	480	\$1,265,710 00
Policies issued during year.....	163	414,384 00
Total.....	643	\$1,680,094 00
Deduct ceased to be in force.....	41	143,620 00
In force December 31, 1891.....	602	\$1,536,474 00
Losses and claims paid during the year.....	8	13,070 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	\$53,488 02

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated, June, 1866; commenced business, January, 1867.)

HOME OFFICE, 30 TO 36 PARK PLACE, COR. CHURCH ST., NEW YORK CITY.

JOHN R. HEGEMAN, *President.*

GEO. H. GASTON, *Secretary.*

Attorney for Michigan, THOS. HEATHCOTE, of Detroit.

CAPITAL.

Capital stock paid.....\$2,000,000

Balance of net or ledger assets December 31, 1890.....\$10,696,734 30

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	}	\$10,880,451 45
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....		

Total.....\$10,880,451 45

Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....78 07

Total premium income.....	\$10,880,373 38
Cash received for interest upon mortgage loans.....	344,622 57
Cash received for interest on bonds owned, and dividends on stock.....	152,043 66
Cash received for interest on premium notes, loans or liens.....	8,462 33
Cash received for interest on other debts due the company.....	57,419 52
Cash received for rents for use of company's property.....	35,228 22
Cash received as discount on claims paid in advance.....	847 00

Total income during the year.....11,423,496 68

Total.....\$22,120,230 98

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$4,407,315 90
Premium notes, loans, or liens used in payment of the same ..	1,082 85
Cash paid for matured endowments and additions.....	5,042 00

Total amount actually paid for losses and matured endowments.....\$4,413,420 75

Cash paid for surrendered policies.....17,717 37

Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....2,622 16

Cash dividends paid to policy-holders.....26,898 99

Premium notes, loans, or liens used in payment of dividends to policy-holders.....2,881 52

(Total paid policy-holders.....\$4,462,980 79)

Cash paid stockholders for interest or dividends.....126,000 00

Cash paid for commissions to agents.....1,752,233 59

Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....846,616 62

Cash paid for medical examiners' fees.....80,919 50

Cash paid for salaries, and other compensation of officers and other office employees.....245,357 26

Cash paid for taxes, licenses, fines and fees.....80,962 36

Cash paid for rent.....24,873 51

Cash paid for commuting commissions.....725,080 08

Cash paid for furniture and fixtures, and safes for home and agency offices.....8,393 64

Cash paid for advertising, stationery, printing, supplies, etc., \$118,871.14; legal expenses, \$49,670.49.....163,041 68

Cash paid for the following items, viz.: general expense account home office and agencies.....182,855 71

Profit and loss (loss on government bonds sold).....7,243 99

(Total expenses of management.....\$4,071,067 89)

Total disbursements during the year.....8,660,018 68

Balance December 31, 1891.....\$13,460,212 30

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....\$1,751,750 89

Loans secured by mortgages of real estate, first liens.....8,134,200 00

Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$6,580.00.....5,000 00

Loans made in cash to policy-holders on this company's policies.....9,500 00

Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....113,366 84

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Cost value.</i>	<i>Market value.</i>
Albany & Susquehanna R. R. Co.	\$22,710 00	\$24,200 00
Akron & Chicago Junction R. R. Co.	99,750 00	99,500 00
Baltimore & Ohio R. R. Co.	54,000 00	54,500 00
Baltimore Belt R. R. Co.	101,250 00	102,000 00
Canadian Pacific R. R. Co.	113,104 15	115,280 00
Central Ohio R. R. Co.	102,500 00	101,250 00
Chicago, St. Paul, Minn. & Omaha R. R. Co.	57,825 00	59,812 00
Cleveland, Col., Cin. & Ind. R. R. Co.	33,965 00	36,975 00
Chicago, Milwaukee & St. Paul R. R. Co.	142,612 50	144,750 00
Chicago & Eastern Illinois R. R. Co.	57,527 50	58,750 00
Chicago & Indiana Coal R. R. Co.	46,215 75	49,500 00
Chicago & Western Indiana R. R. Co.	77,125 00	75,718 00
Columbus & Toledo R. R. Co.	26,950 00	25,300 00
Chicago, Burlington & Northern R. R. Co.	52,632 50	51,508 00
Canada Southern R. R. Co.	107,999 24	106,500 00
Central of New Jersey R. R. Co.	100,780 00	111,500 00
Cincinnati, Sandusky & Cleveland R. R. Co.	79,009 00	81,000 00
Chicago, Rock Island & Pacific R. R. Co.	26,963 75	28,575 00
Delaware & Hudson Canal Co.	13,730 00	17,400 00
Detroit, Bay City & Alpena R. R. Co.	52,963 75	40,000 00
Duluth & Iron Range R. R. Co.	25,364 18	30,070 00
Fremont, Elkhorn & Miss. Valley R. R.	77,229 37	77,760 00
Hannibal & St. Joseph R. R. Co.	30,336 25	29,231 25
Louisville, New Albany & Chicago R. R. Co.	60,270 00	61,740 00
Lake Erie & Western R. R. Co.	55,438 07	54,750 00
Michigan Central R. R. Co.	98,000 00	100,000 00
Morgan's L. and Texas R. R. & S. S. Co.	26,750 00	27,750 00
Missouri Pacific R. R. Co.	56,812 50	58,250 00
Milwaukee, Lake Shore & Western R. R. Co.	30,093 75	30,500 00
Mobile & Girard R. R. Co.	45,000 00	45,000 00
Minneapolis & St. Louis R. R. Co.	29,500 00	29,000 00
Northern Illinois R. R. Co.	26,750 00	26,000 00
Northern Pacific R. R. Co.	55,225 00	55,480 00
Ohio River R. R. Co.	94,750 00	94,000 00
Peekskill, N. Y.	25,872 60	30,750 00
Pacific (of Missouri) R. R. Co.	100,750 00	105,000 00
St. Joseph & Grand Island R. R. Co.	52,781 25	45,500 00
St. Paul & Northern Pacific R. R. Co.	58,692 50	59,000 00
St. Louis, Alton & Terre Haute R. R. Co.	106,750 00	106,000 00
Third Avenue, New York city, R. R. Co.	168,125 00	168,750 00
Toledo, Ann Arbor & Grand Trunk R. R. Co.	26,437 50	27,750 00
Terre Haute & Indianapolis R. R. Co.	25,625 00	26,375 00
Ulster & Delaware R. R. Co.	149,825 00	148,500 00
United States	116,067 93	125,210 00
Western New York & Pennsylvania R. R. Co.	60,000 00	18,000 00
Wabash R. R. Co.	153,208 33	154,875 00
Western Transit Co.	51,750 00	50,750 00
West Side R. R., Milwaukee	49,875 00	49,500 00
<i>Stocks:</i>		
Consolidated of the City of New York	100,125 00	98,000 00
Totals (carried out at cost value)	\$3,332,381 35	\$3,314,243 75
Cash in company's office and deposited in bank		114,013 22
Total net or ledger assets as per balance		\$13,460,212 30
Deduct depreciation		18,137 60
Total		\$13,442,074 70
OTHER ASSETS.		
Interest due, \$27,503.63, and accrued, \$94,910.65, on bonds and mortgages	\$122,414 28	
Interest due, \$7,000.00, and accrued, \$16,967.76, on bonds and stocks	23,967 76	
Interest accrued on collateral loans	32 00	
Rents due, \$125.00, and accrued, \$231.66, on company's property or lease	406 66	
Gross premiums due and unreported on policies in force		
December 31, 1891	\$14,598 97	
Gross deferred premiums on policies in force Dec. 31, 1891	32,967 04	
Total	\$47,566 01	
Deduct the loading on above gross amount	9,513 20	
Net amount of uncollected and deferred premiums		38,052 81
Total of other assets		184,873 51
Total admitted assets		\$13,626,948 21

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department according to the combined table of mortality, with 4 per cent interest,.....

\$9,352,523 00

Total reinsurance reserve	\$9,352,523 00
Total policy claims	32,187 59
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	42,466 10
Amount of special reserve	1,087,390 00
Amount of any other liability of the company, viz.: premiums paid in advance, etc.	23,548 34
Total liabilities (except capital stock).....	\$10,538,115 03

Surplus as regards policy-holders, \$3,068,833.18, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year.....	\$3,747,592	\$123,077	\$51,817	\$3,922,486
New policies.....	167,011	26,500	.....	193,511
Old revived.....	.....	.....	.....	.....
Totals.....	\$3,914,603	\$149,577	\$51,817	\$4,115,997
<i>Ceased to be in force.</i>				
By death.....	.....	.....	.....	\$106,313
By maturity.....	.....	.....	.....	5,042
By surrender.....	.....	.....	.....	77,155
By lapse.....	.....	.....	.....	153,506
By change and decrease.....	.....	.....	.....	8,000
Not taken.....	.....	.....	.....	3,100
Totals.....	\$315,578	\$32,042	\$495	\$348,115
Amount in force at end of the year.....	\$3,599,025	\$117,535	\$51,322	\$3,767,882

EXHIBIT OF INDUSTRIAL POLICIES.

	No.	Amount.
Policies and additions in force at the end of the previous year	2,096,595	\$3,311,154 40
New policies issued and revived	844,862	949,274 88
Totals.....	2,941,457	\$3,260,429 28
<i>Deduct policies ceased to be in force.</i>		
By death.....	45,062	\$43,020 66
By lapse.....	617,908	683,009 81
Total terminated.....	662,970	\$711,030 47
Net numbers and amounts in force at the end of the year.....	2,278,487	\$2,549,398 81

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	30	\$32,141 00
Deduct ceased to be in force.....	2	2,000 00
In force December 31, 1891.....	28	\$30,141 00
Losses and claims paid during the year	415	35,854 87
Industrial policies in force in Michigan.....	24,715	2,785,300 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	.....	\$106,723 52

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April 1842; commenced business February 1, 1843.)

HOME OFFICE, 32 NASSAU ST., NEW YORK.

RICHARD A. McCURDY, *President*.WILLIAM J. EASTON, *Secretary*.

Attorney for Michigan, THOMAS FERGUSON, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1890.....\$140,242,536 96

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$6,807,542 51
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	20,344,453 37
Cash received for annuities.....	940,821 99
Total premium income.....	\$30,092,817 87
Cash received for interest upon mortgage loans.....	3,470,218 46
Cash received for interest on bonds owned, and dividends on stock.....	2,639,285 52
Cash received for interest on other debts due the company.....	747,791 82
Cash received for rents for use of company's property.....	695,175 86
Total income during the year.....	37,634,734 53
Total	\$177,877,271 49

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$9,418,946 29
Cash paid for matured endowments and additions.....	1,498,931 17
Total amount actually paid for losses and matured endowments.....	\$10,917,877 46
Cash paid for annuitants.....	199,997 02
Cash paid for surrendered policies.....	4,525,269 26
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	3,117,568 12
(Total paid policy-holders.....)	\$18,755,711 86)
Cash paid for commissions to agents.....	4,227,629 35
Cash paid for medical examiners' fees.....	322,410 75
Cash paid for salaries, and other compensation of officers and other office employees.....	432,465 13
Cash paid for state and local taxes in state where organized, taxes, licenses, fines and fees in other states.....	375,866 01
Cash paid for rent.....	140,000 00
Cash paid for salaries and expenses law department.....	183,654 60
Cash paid for advertising.....	165,129 32
Cash paid for postage, stationery, printing, etc.....	1,301,716 99
Contingent guarantee account.....	197,455 18
(Total expenses of management.....)	\$7,851,327 38)
Total disbursements during the year.....	26,107,039 19
Balance December 31, 1891.....	\$151,770,232 30

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$14,902,703 27
Loans secured by mortgages of real estate, first liens.....	66,442,837 21
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$14,975,582.00	10,223,903 90

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>United States and state bonds:</i>	<i>Cost value.</i>	<i>Market value.</i>
United States registered.....	\$316,928 00	\$316,575 00
State of Georgia.....	1,033,750 00	1,110,700 00
State of South Carolina.....	291,790 00	290,590 00
State of Tennessee.....	375,950 00	350,000 00
<i>County and municipal bonds:</i>		
Atchison county, Kan.....	125,800 80	125,800 60
Bexar county, Texas.....	50,640 00	52,445 00
Butler county, Ohio.....	75,902 50	77,018 50
Chatham county, Ga.....	62,885 20	62,838 00
Douglas county, Neb.....	59,902 40	61,213 20
Franklin county, Ohio.....	142,191 80	144,666 80
Franklin county, Ky.....	62,532 80	64,132 80
Hamilton county, Tenn.....	208,160 00	210,660 00
Hancock county, Ohio.....	24,812 55	25,220 30
Hennepin county, Minn.....	201,820 00	207,740 00
Hudson county, N. J.....	616,140 00	586,380 00
Kent county, Mich.....	121,424 00	127,286 00
Lucas county, Ohio.....	32,641 80	32,640 00
McLennan county, Texas.....	75,320 00	78,351 00
Montgomery county, Iowa.....	50,655 00	51,280 00
Owen county, Ky.....	100,000 00	101,670 00
Ramsey county, Minn.....	306,340 00	316,110 00
Richland county, Wis.....	15,070 00	15,632 50
Rhawnsee county, Kas.....	31,377 00	31,377 00
Sedgwick county, Kas.....	257,696 00	264,515 00
Vanderburg county, Ind.....	104,737 50	104,737 50
Wells county, Ind.....	124,711 70	125,650 00
Woodbury county, Iowa.....	125,000 00	125,000 00
Atlanta, Ga.....	96,667 40	96,647 00
Augusta, Ga.....	15,785 00	17,415 00
Colorado Springs, Colorado.....	64,284 00	64,284 00
Columbus, Ohio.....	50,096 90	50,980 00
Council Bluffs, Iowa.....	40,160 00	40,660 00
Des Moines, Iowa.....	4,981 00	5,114 50
Duluth, Minn.....	51,965 00	52,380 00
East Tacoma, Wash.....	105,770 00	105,270 00
Elizabeth, N. J.....	362,935 20	360,900 00
Evansville, Ind.....	450,920 00	450,920 00
Fostoria, Ohio.....	6,173 40	6,298 40
Fort Worth, Texas.....	101,210 00	101,210 00
Galveston, Texas.....	532,792 60	533,553 60
Guelph, Ontario, Canada.....	132,225 46	137,092 18
Helena, Montana.....	100,690 00	100,690 00
Hyde Park, Ill.....	53,495 00	53,495 00
Jackson, Mich.....	67,756 00	68,166 50
Jersey City, N. J.....	1,180,736 75	1,260,474 35
Joliet, Ill.....	51,480 00	52,500 00
Kansas City, Kas.....	105,202 80	107,324 40
Lake, Ill.....	100,929 00	104,070 00
Lincoln, Neb.....	95,620 00	95,620 00
Memphis, Tenn.....	114,804 00	115,704 00
Montreal, Canada.....	313,170 00	315,180 00
Minneapolis, Minn.....	206,590 00	216,566 00
Nashville, Tenn.....	378,567 50	412,947 50
Newark, N. J.....	167,425 00	181,710 00
Omaha, Neb.....	219,053 50	224,353 00
Orange, N. J.....	124,031 50	125,804 10
Ottawa, Can.....	42,448 00	42,448 00
Richmond, Va.....	9,935 00	9,985 00
Salem, Ohio.....	75,000 00	76,500 00
St. Paul, Minn.....	465,007 50	527,522 50
San Antonio, Texas.....	101,745 00	104,055 00
San Francisco, Cal.....	231,452 80	250,187 75
Spokane Falls, Wash.....	110,450 00	110,450 00
Stillwater, Minn.....	80,963 50	81,242 00
Toronto, Canada.....	300,743 50	300,750 00
Waco, Texas.....	40,376 00	40,376 00
<i>Railroad bonds:</i>		
Albany & Susquehanna.....	1,224,042 80	1,373,480 00
Ashtabula & Pittsburgh.....	92,040 30	94,065 30
Atlanta & Charlotte.....	289,630 00	295,000 00
Atlanta & Gulf.....	469,868 90	469,868 90
Baltimore & Ohio.....	613,280 00	628,400 00
Bleeker St. & Fulton F'y.....	85,983 00	89,567 50
Bushwick.....	50,000 00	50,000 00
Cedar R., Ia. Falls & Northern.....	242,842 40	241,470 00

Railroad bonds:

	Cost value.	Market value.
Cen. Pk., No. & East River	\$116,300 00	\$116,880 00
Central R. R. & Bank. Co.	825,070 40	829,710 20
Char., Col. & Augusta	92,364 80	92,364 80
Chateaugay	221,480 00	232,300 00
Cheapeake & Ohio	457,968 00	484,880 00
Chicago, Burlington & Quincy	446,580 00	478,500 00
Chicago & Eastern Illinois	51,450 00	56,500 00
Chicago & Northwestern	1,747,789 00	1,892,919 00
Chicago & St. Louis	97,472 40	99,192 40
Chicago & Southwestern	168,630 00	173,610 00
Chicago, Milwaukee & St. Paul	1,948,538 30	2,127,108 50
Chicago, St. Paul, Minneapolis & Ohio	582,450 00	600,000 00
Cincinnati & Springfield	270,300 00	296,075 00
Cincinnati, Hamilton & Dayton	875,031 00	902,811 00
Cincinnati, Indianapolis, St. Louis & Chicago	195,500 00	186,000 00
Cincinnati, Sandusky & Cleveland	519,700 00	520,000 00
Cleveland & Mahoning Valley	187,968 00	187,968 00
Cleveland, Columbus, Cincinnati & Indianapolis	324,701 00	359,661 80
Cleveland, Lorain & Wheeling	284,527 00	291,231 00
Columbus Cons. Street	156,111 60	156,111 60
Columbus & Indiana Central	64,446 70	66,801 40
Columbus & Toledo	226,400 00	236,800 00
Corrigan Cons. Street	50,070 00	50,070 00
Covington & Lexington	100,000 00	100,420 00
Delaware & Hudson Canal Co.	579,253 70	596,530 00
Duluth & Manitoba	102,400 00	108,000 00
Eastern R'y of Minnesota	491,800 00	508,750 00
East Tenn., Virginia & Georgia	108,170 00	108,170 00
Elmira, Cortland & Northern	289,550 00	304,500 00
Erie	92,607 90	103,950 00
Evansville & Terre Haute	267,075 00	267,075 00
Flint & Pere Marquette	624,250 00	680,000 00
Florida Central & Peninsular	235,675 00	242,500 00
Galveston, Harrisburgh & San Antonio	148,485 40	137,350 00
Georgia R. R. & Banking Co.	344,177 00	367,963 00
Grand Rapids, Lansing & Detroit	248,980 00	248,125 00
Hannibal & St. Joseph	580,500 00	585,000 00
Housatonic R. R.	52,520 00	52,985 00
Illinois Central	1,060,830 00	1,060,480 00
Indiana, Bloomington & Western	126,201 00	180,007 50
Indianapolis & St. Louis	448,960 00	491,181 00
Indianapolis, Decatur & Springfield	200,743 20	211,190 00
James River Valley	260,825 00	260,825 00
Jeffersonville, Madison & Indianapolis	109,250 40	114,434 60
Kansas City, St. Joseph & Council Bluffs	520,310 00	545,470 00
Lake Erie & Western	250,000 00	267,500 00
Lake Shore & Michigan Southern	1,685,450 00	1,812,500 00
Louisville, New Albany & Chicago	102,782 50	106,375 00
Memphis & Charleston	217,920 00	240,000 00
Michigan Central	1,324,300 00	1,395,300 00
Milwaukee City R. R.	61,857 40	62,260 40
Milwaukee & Northern	320,100 00	337,500 00
Milwaukee, Lake Shore & Western	219,376 00	236,600 00
Minneapolis & St. Louis	201,906 00	209,844 00
Minneapolis Street	190,637 00	145,447 00
Mobile & Girard	372,181 80	378,696 80
Mobile & Ohio	206,222 70	221,560 00
Montgomery & Eufaula	179,282 00	179,282 00
Morgan's Louisiana & Texas	265,350 00	304,376 00
Nashville & Decatur	453,612 20	458,612 20
Nashville, Chattanooga & St. Louis	841,738 00	382,863 80
N. Y. C. & Hudson River	598,550 00	628,500 00
N. Y., Chicago & St. Louis	827,000 00	813,920 00
N. Y., Lackawanna & Western	1,066,200 00	1,245,000 00
N. Y., Pennsylvania & Ohio	56,008 50	55,808 00
Norfolk & Petersburg	77,041 40	77,167 20
Ohio & Mississippi	102,083 20	101,200 00
Pittsburgh & Western	198,825 00	207,560 00
Pittsburgh Junction	400,000 00	472,000 00
Pittsburgh, Painesville & Fairport	114,735 00	115,100 00
Richmond & Danville	560,550 00	550,000 00
Richmond, York River & Chesapeake	311,755 80	318,896 80
Rome, Watertown & Ogdensburg	301,485 40	312,055 00
San Antonio & Aransas Pass	179,870 00	124,000 00
St. Paul & Duluth	55,600 00	53,540 00
St. Paul City Railway	261,580 00	236,435 00
St. Paul & Northern Pacific	115,690 00	115,190 00
Staten Island Rapid Transit	22,188 20	22,503 20
South Carolina R. R.	502,760 00	537,500 00
South Georgia & Florida	59,637 60	60,979 80
South Side of Virginia	24,000 00	25,571 60
Syracuse, Binghamton & N. Y.	272,463 40	318,565 00
Texas & New Orleans	605,687 00	729,338 40
Texas & Pacific	92,100 00	93,500 00
Union Passenger R'y Co.	28,728 00	29,065 50
Valley R. R. of Ohio	34,655 00	34,789 10
Virginia Midland	259,900 00	271,600 00

Railroad bonds:

	<i>Cost value.</i>	<i>Market value.</i>
Virginia & Tennessee	\$75,757 00	\$76,326 10
Wabash	486,800 00	517,500 00
Warren & Franklin	107,500 00	110,420 00
Western Transit Co.	389,440 00	414,240 00
Western R. R. of Alabama ..	1,546,537 50	1,564,189 10
Wheeling & Lake Erie	236,525 00	263,125 00

Railroad stocks:

Albany & Susquehanna	30,341 70	84,320 00
Boston & Maine	140,000 00	165,000 00
Chicago & Northwestern	626,808 00	689,000 00
Chicago, Milwaukee & St. Paul ..	451,272 94	490,095 00
Delaware & Hudson Canal Co.	153,005 80	150,660 38
Georgia Railroad & Banking Co.	159,796 15	154,280 00
Massachusetts Valley	35,000 00	35,728 00
Morris & Essex	80,797 00	35,750 00
New York & Harlem	864,146 95	1,155,060 00
New York, New Haven & Hartford ..	290,589 95	361,800 00
Norfolk	143,552 55	196,000 00
N. Y., Providence & Boston	614,065 85	614,880 00
Pennsylvania	649,066 83	684,000 00
Pittsburgh, Fort Wayne & Chicago ..	15,225 00	15,575 00
United N. J. R. R. & Canal Co.	60,406 78	62,395 28

Miscellaneous:

British consols.	99,422 81	92,773 80
Victorian government stock	24,250 00	24,250 00
Dominion of Canada bonds	157,065 00	153,070 80
Austrian government rentes, gold ..	41,815 64	37,831 00
Italian government, rentes	19,800 29	19,800 29
Prov. of New Brunswick bonds	100,590 00	100,590 00
Prov. of Nova Scotia bonds	410,877 50	412,552 50
Laclede Gas Light Co., St. Louis, bonds ..	159,580 00	164,000 00
Ocean Steamship Co. bonds	50,000 00	50,000 00
Hackensack Water Co.	102,680 00	104,000 00
Long Branch Water Supply Co.	101,820 00	103,280 00
National Water Works Co., Kansas City ..	188,062 40	136,832 40
Citizens Gas Light Co., Brooklyn	50,535 00	51,160 00
Minneapolis Gas Light Co.	210,400 00	216,320 00
Municipal Gas Light Co., Yonkers	26,780 00	27,000 00
Western Union Tel. Co.	620,370 00	614,660 00
Duluth Union Depot Co.	267,425 00	260,550 00
Minnesota Reform School certificate ..	100,770 00	98,000 00
New York Guarantee & Indemnity Co.	1,219,125 00	1,874,437 80
Real estate exchange and auction room stock ..	1,000 00	1,004 20

Totals (carried out at cost value)..... \$54,441,350 70 \$57,661,455 78 \$54,441,350 70

Cash in company's office, in banks and trust companies	5,070,153 03
Agent's ledger balances	135,027 71
Suspense account	376 17
Commuted commissions	553,880 31

Total net or ledger assets as per balance.....\$151,770,232 30

OTHER ASSETS.

Interest due and accrued on bonds and mortgages	}	\$955,979 98
Interest due and accrued on bonds and stocks		
Rents due and accrued on company's property or lease		
Market value of bonds and stocks over cost		8,220,105 08
Gross premiums due and unreported on policies in force December 31, 1891.....	\$1,489,442 19	
Gross deferred premiums on policies in force December 31, 1891	2,028,607 42	
Total	\$3,468,049 61	
Deduct the loading on above gross amount	693,609 92	
Net amount of uncollected and deferred premiums		2,774,439 69

Total of other assets..... 7,043,296 46

Total assets	\$158,813,528 76
Deduct items not admitted	689,284 19

Total admitted assets.....\$158,124,244 57

Items not admitted.

Commuted commissions	\$553,890 81
Agent's balances	135,027 71
Suspense account	376 17
Total items not admitted	<u>\$689,284 19</u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department, according to the American experience table of mortality, with a 1-2 per cent interest \$137,781,230 00

Net reinsurance reserve \$137,781,230 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	\$352,558 45
Claims for death losses, and other policy claims resisted by the company ..	<u>119,255 00</u>

Total policy claims	472,813 45
Premiums paid in advance	35,036 07
Amount of any other liability of the company, viz.: Under "non-forfeiture clause" of policies	<u>121,506 00</u>

Total liabilities (except capital stock) \$138,410,585 52

Surplus as regards policy-holders, \$19,713,689.05, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
In force at end of previous year	\$528,114,916	\$109,867,974	\$53,290 00	\$691,272,890
New policies	119,633,574	30,627,271	5,288 00	150,266,053
Old revived	12,921,825	2,180,205	2,973 00	15,104,903
Old increased	1,172,531	391,812	182,635 00	1,726,978
Form changed	222,773	180,270		403,043
Total	<u>\$668,123,866</u>	<u>\$144,396,974</u>	<u>\$229,208 00</u>	<u>\$812,750,045</u>

Ceased to be in force.

By death	\$3,420,718	\$1,062,307		\$9,513,020
By maturity		1,431,377		1,431,377
By surrender				
By lapse	49,986,846	9,372,587	\$293 00	\$9,309,726
By change and decrease	3,137,595	1,219,263	89 00	4,356,947
By expiry	253,685			253,685
Not taken	30,147,371	10,201,564		40,348,935
Totals	<u>\$91,898,410</u>	<u>\$23,367,098</u>	<u>\$332 00</u>	<u>\$115,265,590</u>

Amount in force at end of the year \$574,225,456 \$121,029,876 \$228,826 \$695,484,158

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890	5,012	\$11,302,507
Policies issued during the year	1,028	2,566,053
Total	6,040	\$13,868,559
Deduct ceased to be in force	565	1,578,200
In force December 31, 1891	5,475	\$12,290,359
Losses and claims paid during the year	70	154,397
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		<u>\$452,275 16</u>

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEW JERSEY.

(Incorporated, January 31, 1845; commenced business, April, 1845.)

HOME OFFICE, 752 BROAD ST., NEWARK, N. J.

Attorney for Michigan, M. I. WHITMAN, of Detroit.

CAPITAL.

Balance of net or ledger assets December 31, 1890..... \$45,536,038 07

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$1,291,109 85	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	5,142,411 97	
Cash received for annuities.....	8,479 88	
Total premium income.....	\$6,441,001 20	
Cash received for interest upon mortgage loans.....	1,412,944 96	
Cash received for interest on bonds owned, and dividends on stock.....	622,427 91	
Cash received for interest on premium notes, loans, or liens.....	250,144 77	
Cash received for interest on other debts due the company.....	193,575 85	
Cash received for rents for use of company's property, net.....	14,507 87	
Cash received as discount on claims paid in advance.....	717 12	
Total income during the year.....		8,940,619 20
Total.....		\$54,476,657 27

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$3,043,560 04	
Premium notes, loans, or liens used in payment of same.....	145,093 69	
Cash paid for matured endowments and additions.....	232,208 71	
Premium notes, loans, or liens used in payment of same.....	2,206 70	
Total amount actually paid for losses and matured endowments.....	\$3,423,864 14	
Cash paid to annuitants.....	36,345 11	
Cash paid for surrendered policies.....	430,452 34	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	151,184 50	
Cash surrender values, including reconverted additions applied in payment of premiums.....	257,848 96	
Cash dividends paid to policy-holders, \$219,736.57, same applied in payment of premiums, \$1,270,368.95.....	1,490,100 52	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	24,017 94	
(Total paid policy-holders.....)	\$5,318,907 91)	
Cash paid for commissions to agents and agency expenses.....	745,691 12	
Cash paid for medical examiners' fees.....	66,982 49	
Cash paid for salaries, and other compensation of officers and other office employees.....	148,764 28	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	189,982 41	
Cash paid for advertising, legal and miscellaneous expenses.....	96,177 62	
Cash paid for premiums on bonds purchased.....	80,472 05	
(Total expenses of management.....)	\$1,325,069.92)	
Total disbursements during the year.....		7,138,377 83
Balance December 31, 1891.....		\$47,338,279 44

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value, company's office building.....	\$742,752 23
Loans secured by mortgages of real estate, first liens.....	26,834,974 39
Loans secured by stocks, bonds and other securities held as collaterals....	2,022,800 00
Loans made in cash to policy-holders on this company's policies.....	1,121,090 68
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	4,208,469 23

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par value.	Market value.
United States.....	\$6,000 00	\$6,560 00
Essex County, N. J.....	2,000 00	2,320 00
Essex County, N. J.....	1,020,000 00	1,160,250 00
Union County, N. J.....	60,000 00	62,080 00
Buchanan County, Mo.....	5,000 00	5,000 00
Lincoln County, Mo.....	450,000 00	450,000 00
Pettis County, Mo.....	148,000 00	148,000 00
Tippecanoe County, Ind.....	104,500 00	104,500 00
Van Buren County, Iowa.....	75,000 00	75,000 00
Uinta County, Wyoming.....	15,500 00	15,500 00
Elizabeth City County, Virginia.....	52,000 00	52,000 00
City of Newark, N. J.....	12,000 00	12,000 00
Orange, N. J.....	2,200,000 00	2,203,500 00
New Brunswick, N. J.....	60,000 00	66,600 00
Elizabeth, N. J. (Adjustment).....	14,000 00	14,840 00
Rahway, N. J.....	1,085,000 00	1,085,000 00
South Bend, Ind.....	49,401 33	49,401 33
Lafayette, Ind.....	153,000 00	153,000 00
Erie, Pa.....	160,080 00	177,600 00
Springfield, Ill.....	152,000 00	158,080 00
Toledo, Ohio.....	114,300 00	114,300 00
Columbus, Ohio.....	178,000 00	187,705 00
Sandusky, Ohio.....	45,000 00	45,000 00
Cleveland, Ohio.....	50,000 00	50,000 00
.....	28,000 00	28,000 00
.....	200,000 00	212,000 00
.....	50,000 00	51,008 00
.....	50,000 00	50,000 00
.....	100,000 00	100,000 00
.....	50,000 00	51,250 00
Township of Montclair, N. J.....	305,000 00	305,000 00
West Orange, N. J.....	128,500 00	144,700 00
East Orange, N. J.....	276,708 10	276,708 10
Colorado State Warrants.....	49,401 51	49,401 51
Hoboken Land Improvement Co.....	100,000 00	108,000 00
Hackensack, N. J. Water Co.....	100,000 00	105,000 00
Grand Rapids & Indiana Railroad.....	50,000 00	58,500 00
Belvidere Delaware Railroad.....	750,000 00	750,000 00
Chicago, Burlington & Quincy Railroad.....	150,000 00	189,500 00
Perth Amboy & Woodbridge Railroad.....	100,000 00	100,000 00
Central Railroad of New Jersey.....	250,000 00	275,000 00
Chicago, Rock Island & Pacific.....	100,000 00	101,000 00
Freehold & Jamesburg Agricultural Railroad.....	100,000 00	100,000 00
Shamokin, Sunbury & Lewisburg Railroad.....	40,000 00	43,000 00
New York Central Railroad.....	20,500 00	20,910 00
Wilkes Barre & Scranton Railroad.....	100,000 00	100,000 00
New York, Susquehanna & Western Railroad.....	100,000 00	101,000 00
Philadelphia, Wilmington & Baltimore.....	250,000 00	250,000 00
Philadelphia & Erie Railroad.....	500,000 00	500,000 00
Cleveland & Canton Railroad.....	50,000 00	44,000 00
Seattle, Lake Shore & Eastern Railroad.....	40,000 00	47,500 00
West Shore Bonds, guaranteed by N. Y. C. & H. R. R. R.....	437,500 00	448,250 00
Saginaw & Western Railroad.....	25,000 00	28,750 00
Morris & Essex Railroad.....	300,000 00	330,000 00
New York, Lackawanna & Western Railroad.....	50,000 00	54,500 00
Lehigh Valley Railroad.....	150,000 00	150,000 00
Lehigh Valley Terminal Railroad.....	200,000 00	214,000 00
Rio Grande Western Railroad.....	100,000 00	78,000 00
Jackson, Lansing & Saginaw Railroad.....	25,000 00	26,000 00
Totals (carried out at par value).....	\$11,551,310 94	\$11,905,205 94

11,551,310 94

Cash in company's office, \$200,550.59; cash deposited in bank, \$484,577.84; total cash.....	685,128 43
Agents' ledger balances.....	5,449 35
Premiums in transit since received.....	166,304 19

Total net or ledger assets as per balance..... \$47,338,279 44

OTHER ASSETS.

Interest due, \$47,381.51, and accrued, \$401,460.45, on bonds and mortgages.....	\$448,821 96
Interest due and accrued on bonds and stocks.....	158,371 97
Interest due and accrued on collateral loans.....	80,328 89
Interest due and accrued on premium notes, loans or liens.....	115,732 91
Market value of bonds and stocks <i>over par</i>	353,595 00
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$164,121 46
Gross deferred premiums on policies in force Dec. 31, 1891.....	440,062 02
Total.....	\$804,138 48
Deduct the loading on above gross amount.....	120,536 70
Net amount of uncollected and deferred premiums.....	483,846 78
Total of other assets.....	\$1,591,998 61
Total assets.....	\$48,930,278 05
Deduct items not admitted.....	5,449 35
Total admitted assets.....	\$48,924,828 70

Items not admitted.

Agents' balances.....	\$5,449 35
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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New Jersey insurance department, according to the American experience table of mortality, with $\frac{1}{2}$ 1-2 per cent interest.....	\$42,390,843 00
Net reinsurance reserve.....	\$42,390,843 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$160,216 84
Claims for death losses, and other policy claims resisted by the company.....	2,000 00
Total policy claims.....	162,216 84
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	237,232 31
Amount of any other liability of the company, viz.: premiums paid in advance.....	8,724 75
Total liabilities (except capital stock).....	\$42,799,017 00

Surplus as regards policy-holders, \$6,125,811.70, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total.
In force at end of previous year.....	\$130,608,754	\$34,083,082	\$7,516,536	\$337,592	\$172,545,944
New policies.....	17,505,900	6,376,306	2,787,073		26,669,179
Old revived.....	70,000	33,533			103,533
Old increased.....	46,551	85,676			85,227
Added by dividends.....				286,579	286,579
Totals.....	\$143,226,105	\$40,481,877	\$10,603,609	\$674,171	\$199,985,762
<i>Ceased to be in force.</i>					
By death.....	\$2,835,585	\$214,618	\$115,472	\$4,255	\$3,219,930
By maturity.....		236,101	1,632,911	819	1,869,331
By surrender.....	4,037,888	1,723,991	62,672	32,660	5,862,236
By lapse.....	2,510,100	584,000		2,453	3,096,553
Not taken.....	1,716,500	879,178	170,206		2,765,879
Totals.....	\$11,150,068	\$3,642,838	\$1,981,261	\$40,217	\$16,514,429
Amount in force at end of the year.....	\$137,076,037	\$36,839,044	\$9,622,348	\$633,954	\$183,171,333

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	2,969	\$5,814,326
Policies issued during year.....	262	752,702
Total.....	2,631	\$6,577,118
Deduct ceased to be in force.....	217	522,848
In force December 31, 1891.....	2,414	\$6,054,775
Losses and claims paid during the year.....	66	136,121
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$200,108 94

NATIONAL LIFE INSURANCE COMPANY.

VERMONT.

(Incorporated November 12, 1848; commenced business February 1, 1850.)

HOME OFFICE, 116 STATE ST., MONTPELIER, VT.

CHAS. DEWEY, *President.* - - - - - GEO. W. REED, *Secretary.*

Attorney for Michigan, M. C. LE BRAU, of Detroit.

CAPITAL.

Balance of net or ledger assets December 31, 1890..... \$6,437,115 86

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$422,631 57	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,455,046 66	
Total premium income.....	\$1,877,678 23	
Cash received for interest upon mortgage loans.....	167,419 60	
Cash received for interest on bonds owned, and dividends on stock.....	120,306 33	
Cash received for interest on premium notes, loans, or liens.....	29,468 79	
Cash received for interest on other debts due the company.....	14,400 07	
Cash received for rents for use of company's property.....	9,064 74	
Total income during the year.....		2,218,360 85
Total.....		\$8,655,476 71

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$480,978 31	
Premium notes, loans, or liens used in payment of the same..	993 31	
Cash paid for matured endowments and additions.....	82,305 27	
Premium notes, loans, or liens used in payment of the same..	1,219 78	
Total amount actually paid for losses and matured endowments.....	\$565,496 63	
Cash paid for surrendered policies.....	257,965 87	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	7,401 59	

Cash surrender values, including reconverted additions applied in payment of premiums.....	\$11,870 79
Cash dividends paid to policy-holders.....	105,843 86
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	101 98
(Total paid policy-holders.....)	\$948,700.66)
Cash paid for commissions to agents.....	403,588 07
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	35,692 27
Cash paid for medical examiners' fees.....	30,647 94
Cash paid for salaries, and other compensation of officers and other office employees.....	31,041 50
Paid for state and local taxes in state where organized, \$9,071.74; taxes, licenses, fines, and fees in other states, \$37,600.83.....	46,672 12
Cash paid for rent.....	21,096 39
Cash paid for furniture and fixtures, and safes for home and agency offices.....	6,490 95
Cash paid for advertising, printing and stationery.....	17,620 65
Cash paid for the following items, viz.: legal services, \$763.36; postage and express, \$9,530.59.....	10,283 95
Net profit and loss.....	100 00
(Total expenses of management.....)	\$908,233.84)
Total disbursements during the year.....	\$1,551,934 50
Balance December 31, 1891.....	\$7,103,542 21

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$326,050 54
Loans secured by mortgages of real estate, first liens.....	3,268,242 36
Loans secured by stocks, bonds and other securities held as collaterals.....	89,531 50
Loans made in cash to policy-holders on this company's policies.....	427,688 92
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness.....	85,990 49

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par value.	Market value.
United States registered.....	\$105,000 00	\$122,350 00
State of New Hampshire.....	11,000 00	13,492 60
Missouri.....	11,000 00	11,536 00
Nebraska warrants.....	8,063 36	6,184 63
City of Boston, Mass.....	10,000 00	12,100 00
Chelsea, Mass.....	30,000 00	31,392 00
Fitchburg, Mass.....	60,000 00	61,960 00
Lawrence, Mass.....	20,000 00	21,064 00
Worcester, Mass.....	20,000 00	20,110 00
Burlington, Vt.....	25,000 00	25,000 00
Meriden, Conn.....	35,000 00	38,972 50
Crystal Lake, Ill.....	5,000 00	5,567 00
Danville, Ill.....	8,000 00	8,039 20
Irving Park, Ill.....	4,500 00	4,758 30
Springfield, Ill.....	18,200 00	19,668 94
Afton, Ia.....	5,900 00	6,638 96
Burlington, Ia.....	5,000 00	5,215 00
Creston, Ia.....	14,000 00	14,050 40
Corning, Ia.....	15,000 00	16,255 50
Carroll, Ia.....	5,000 00	5,076 50
Fort Dodge, Ia.....	11,000 00	11,115 40
Hampton, Ia.....	18,000 00	13,000 00
Independence, Ia.....	10,000 00	10,205 00
Nevada, Ia.....	12,000 00	12,111 60
North Des Moines, Ia.....	5,000 00	5,204 00
Marion, Ia.....	22,000 00	23,903 00
Spencer, Ia.....	5,500 00	5,536 80
Sioux City, Ia.....	10,000 00	10,053 00
Indianapolis, Ind.....	25,000 00	27,542 50
Newton, Kan.....	12,000 00	12,679 20
Niles, Mich.....	9,000 00	9,945 00
Duluth, Minn.....	14,000 00	14,462 00
Minneapolis, Minn.....	32,000 00	32,649 40
La Sueur, Minn.....	5,000 00	5,019 50
Stillwater, Minn.....	41,000 00	48,697 30
Winona, Minn.....	3,000 00	3,007 20
West Helena, Mont.....	10,000 00	10,718 00
Joplin, Mo.....	6,500 00	6,689 75
Lincoln, Neb.....	50,000 00	52,640 00
Lincoln, Neb., warrants.....	70,370 23	71,275 98
Kearney, Neb.....	10,000 00	10,665 00

Bonds:

	<i>Par value.</i>	<i>Market value.</i>
<i>City of</i>		
Kearney, Neb.....	\$25,000 00	\$26,455 00
Omaha, Neb.....	20,000 00	21,788 00
Red Cloud, Neb.....	10,000 00	10,070 00
Fostoria, O.....	16,000 00	16,504 00
E. Liverpool, O.....	20,000 00	21,012 00
Piqua, O.....	10,000 00	10,980 00
Sioux Falls, S. D.....	20,000 00	21,224 00
Huron, S. D.....	12,500 00	13,245 00
• Ogden, Utah.....	20,000 00	20,676 00
Seattle, Wash.....	40,000 00	40,000 00
Appleton, Wis.....	24,008 00	24,998 80
Fond du Lac, Wis.....	20,000 00	20,574 00
Cheyenne, Wyo.....	15,000 00	15,450 00
<i>County</i>		
Otero, Col.....	4,000 00	4,247 60
Haskell, Kan.....	14,000 00	15,559 60
Wyandotte, Kan.....	22,000 00	22,257 40
Douglas, Neb.....	20,000 00	22,292 00
Dundy, Neb.....	1,800 00	1,960 92
Lancaster, Neb.....	50,000 00	50,120 00
Paulding, O.....	10,000 00	10,072 00
Clark, S. D.....	15,000 00	15,322 50
Outagamie, Wis.....	25,000 00	25,937 50
<i>Town of</i>		
Arlington, Vt.....	15,000 00	15,991 50
Bakersfield, Vt.....	8,000 00	8,021 00
Essex, Vt.....	3,000 00	3,080 00
Greensboro, Vt.....	3,500 00	3,634 10
Highgate, Vt.....	80,064 50	81,937 52
Hyde Park, Vt.....	17,000 00	17,137 70
Jay, Vt.....	6,000 00	6,475 20
Jamaica, Vt.....	10,000 00	10,144 00
Jericho, Vt.....	4,000 00	4,112 00
Johnson, Vt.....	7,000 00	7,070 00
Montpelier, Vt.....	46,000 00	46,000 00
Mt. Tabor, Vt.....	6,000 00	6,480 20
Newfane, Vt.....	6,000 00	6,188 00
Swanton, Vt.....	71,500 00	74,190 05
Sheldon, Vt.....	22,000 00	22,646 80
Troy, Vt.....	8,000 00	3,117 60
Underhill, Vt.....	18,000 00	18,644 10
Wolcott, Vt.....	8,300 00	5,575 07
Woodstock, Vt.....	7,000 00	7,000 00
Williston, Vt.....	2,400 00	2,428 25
Monmouth, Ill.....	20,000 00	20,762 00
South Denver, Col.....	25,000 00	28,170 00
<i>Village</i>		
Barre, Vt.....	38,000 00	38,000 00
Brandon, Vt.....	24,000 00	24,000 00
Montpelier, Vt.....	9,000 00	9,042 30
Richford, Vt.....	17,000 00	17,204 00
St. Johnsbury, Vt.....	6,000 00	6,000 00
North Troy, Vt.....	14,000 00	14,315 00
West Randolph, Vt.....	12,000 00	12,000 00
Indianola, Ia.....	13,000 00	13,000 00
West Duluth, Minn.....	20,000 00	20,920 00
Canton, Ohio.....	20,080 00	20,144 00
Lorain, Ohio.....	12,000 00	12,775 20
Leetonia, Ohio.....	12,000 00	12,192 00
North Bend, Neb.....	2,000 00	2,037 60
Kansas, Nebraska and Colorado county warrants.....	275,208 98	277,961 07
Vermont Marble Company (mortgaged).....	20,000 00	21,265 00
Denver, Col.....	20,000 00	20,500 00
Pueblo, Col.....	30,000 00	30,361 00
Pueblo county, Col.....	58,000 00	58,923 00
Algona, Ia.....	5,000 00	5,086 00
Carroll county, Ia.....	7,000 00	7,112 00
Cass county, Ia.....	1,500 00	1,542 60
Griswold, Cass county, Ia.....	4,000 00	4,056 00
Cedar Rapids, Ia.....	29,500 00	29,580 00
Newton, Ia.....	10,000 00	10,117 00
Obrien county, Ia.....	10,000 00	10,000 00
Osceola, Ia.....	3,500 00	3,581 90
Perry, Ia.....	12,000 00	12,217 20
Red Oak, Ia.....	3,000 00	3,125 10
Rock Rapids, Ia.....	2,000 00	2,056 80
Rock Rapids, Ia.....	3,000 00	3,105 00
Sanborn, Ia.....	8,000 00	8,293 80
Rock Island, Ill.....	25,000 00	25,355 00
Anderson, Ind.....	6,500 00	6,638 13
Atchison county, Kan.....	10,000 00	12,162 00
Coffeyville, Kan.....	7,500 00	8,014 30
Cloud county, Kan.....	3,500 00	3,689 65
Dickinson county, Kan.....	12,000 00	12,658 80
Barber county, Kan.....	4,800 00	4,869 10
Gray county, Kan.....	4,000 00	4,584 00
Graham county, Kan.....	10,000 00	11,144 40
Horton county, Kan.....	13,000 00	14,127 10
Liberal, Kan.....	15,000 00	15,000 00
Oakdale, Kan.....	2,500 00	2,778 00

<i>Bonds:</i>	<i>Par value.</i>	<i>Market value.</i>	
Neosho county, Kan.....	\$8,240 00	\$8,501 21	
Kingman county, Kan.....	8,000 00	8,285 80	
Beno county, Kan.....	8,500 00	8,804 85	
Stanton county, Kan.....	1,000 80	1,052 80	
Sedgewick county, Kan.....	8,000 00	8,488 00	
Wa-Keeney county, Kan.....	1,500 00	1,614 85	
Wellington, Kan.....	14,000 00	14,808 20	
West Bay City, Mich.....	11,000 00	11,440 00	
Faribault, Minn.....	4,000 00	4,066 80	
Harlan, Mo.....	2,500 00	2,568 75	
Antelope county, Neb.....	4,000 00	4,150 40	
Blaine county, Neb.....	5,500 00	5,974 10	
Cass county, Neb.....	9,000 00	9,680 40	
Arara, Neb.....	5,000 00	5,456 00	
Box Butte county, Neb.....	5,000 00	5,456 00	
Dawson county, Neb.....	3,400 00	3,683 08	
Holt county, Neb.....	3,000 00	3,472 50	
Howard county, Neb.....	700 00	716 24	
Hitchcock county, Kan.....	350 00	357 42	
Harlan county, Neb.....	4,500 00	4,785 75	
Kearney county, Neb.....	19,809 81	21,803 58	
Jefferson county, Neb.....	2,000 00	2,110 20	
Sanders county, Neb.....	7,950 00	8,319 68	
Saline county, Neb.....	85,000 00	86,805 00	
Thayer county, Neb.....	1,500 00	1,569 75	
Nance county, Neb.....	8,000 00	8,190 50	
York county, Neb.....	1,500 00	1,569 75	
Dennison, O.....	7,500 00	7,958 75	
Martin's Ferry, O.....	10,000 00	10,254 00	
Hughes county, S. D.....	10,000 00	10,749 00	
Haron, S. D.....	20,000 00	20,700 00	
Johnson county, S. D.....	8,000 00	8,000 00	
Pierre, S. D.....	5,000 00	5,180 00	
<i>Stocks:</i>			
First National Bank, Montpelier, Vt.....	26,000 00	33,280 00	
Montpelier National Bank, Montpelier, Vt.....	1,700 00	2,975 00	
Totals (carried out at par value).....	\$2,594,856 73	\$2,714,471 41	\$2,594,856 73

Cash in company's office, \$14,306.55; cash deposited in bank, \$240,244.23;	
total cash.....	254,550 78
Agents' ledger balances, of which \$14,784.34 has since been paid.....	56,630 89
Total net or ledger assets as per balance.....	\$7,103,542 21

OTHER ASSETS.

Interest due, \$47,054.35, and accrued, \$55,706.20, on bonds and mortgages.....	\$102,760 55
Interest due and accrued on bonds and stocks.....	38,366 97
Interest due and accrued on collateral loans.....	3,336 54
Interest due and accrued on premium notes, loans or liens.....	14,000 88
Market value of bonds and stocks over cost.....	119,615 08
Gross premiums due and unreported on policies in force December 31, 1891.....	\$124,955 07
Gross deferred premiums on policies in force December 31, 1891.....	180,248 09
Total.....	\$305,198 16
Deduct the loading on above gross amount.....	61,039 68
Net amount of uncollected and deferred premiums.....	244,158 53
Total of other assets.....	522,238 55
Total assets.....	\$7,625,780 76
Deduct items not admitted, agents' balances.....	56,630 87
Total admitted assets.....	\$7,569,149 89

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Vermont insurance department, according to the Com. Ex. table of mortality, with 4 1-2 per cent interest, \$5,930,270 32	
Net reinsurance reserve.....	\$5,930,270 32
Claims for death losses, and other policy claims resisted by the company.....	\$7,000 00
Total policy claims.....	7,000 00

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	\$7,346 02
Amount of any other liability of the company, viz.: balance due on surrendered policies, \$12,867.30; extra reserve on life rate endowment policies, \$320,200.49	322,887 79
Total liabilities (except capital stock)	<u>\$6,267,504 13</u>

Surplus as regards policy-holders, \$1,801,846.74, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR
AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total.
In force at end of previous year	\$38,024,993 00	\$13,265,147 00	\$8,500 00	\$63,661 00	\$46,362,301 00
New policies	11,682,028 00	2,950,332 00	-----	-----	14,632,360 00
Old revived	88,000 00	13,715 00	-----	-----	101,715 00
Old increased	13,000 00	5,000 00	-----	-----	18,000 00
Form changed	-----	-----	6,500 00	-----	6,500 00
Added by dividends	-----	-----	-----	5,846 00	5,846 00
Totals	<u>\$44,758,021 00</u>	<u>\$16,234,194 00</u>	<u>\$15,000 00</u>	<u>\$69,507 00</u>	<u>\$61,076,722 00</u>
<i>Ceased to be in force.</i>					
By death	\$352,731 00	\$132,730 00	-----	\$3,511 00	\$488,972 00
By maturity	26,225 00	57,300 00	-----	-----	83,525 00
By surrender	1,169,059 00	805,640 00	-----	556 00	1,969,255 00
By lapse	8,131,400 00	799,500 00	-----	-----	8,930,900 00
By change and decrease	314,798 00	129,879 00	-----	-----	444,677 00
Not taken	2,127,800 00	662,250 00	-----	-----	2,790,050 00
Totals	<u>\$7,116,008 00</u>	<u>\$3,587,299 00</u>	<u>-----</u>	<u>\$4,067 00</u>	<u>\$9,707,374 00</u>
Amount in force at end of the year	<u>\$37,642,013 00</u>	<u>\$13,646,895 00</u>	<u>\$15,000 00</u>	<u>\$65,440 00</u>	<u>\$51,309,348 00</u>

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	670	\$1,633,196
Policies issued during year	308	673,300
Total	978	\$2,306,696
Deduct ceased to be in force	179	463,315
In force December 31, 1891	794	\$1,843,380
Losses and claims paid during the year	5	10,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$75,826 44

NEW ENGLAND LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated, April 1, 1835; commenced business, December 1, 1843.)

HOME OFFICE, POST OFFICE SQUARE, BOSTON, MASS.

BENJ. F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

Attorney for Michigan, JAY BASSETT, of Detroit.

CAPITAL.

Balance of net or ledger assets December 31, 1890..... \$19,837,178 25

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$365,893 81	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	2,540,351 80	
Total premium income.....	\$2,926,245 11	
Cash received for interest upon mortgage loans.....	163,289 02	
Cash received for interest on bonds owned, and dividends on stock.....	621,965 50	
Cash received for interest on premium notes, loans, or liens.....	64,499 17	
Cash received for interest on other debts due the company.....	110,959 74	
Cash received for rents for use of company's property.....	84,465 83	
Balance of profit and loss account.....	54,482 12	
Total income during the year.....		4,025,926 49
Total.....		\$23,863,104 74

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$1,965,235 96	
Premium notes, loans, or liens used in payment of same.....	83,565 04	
Cash paid for matured endowments and additions.....	232,576 51	
Premium notes, loans, or liens used in payment of same.....	4,600 49	
Total amount actually paid for losses and matured and discount endowments.....	\$1,640,978 00	
Cash paid for surrendered policies.....	407,218 81	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	47,622 07	
Cash distributions paid to policy-holders.....	463,925 68	
Premium notes, loans, or liens used in payment of distributions to policy-holders.....	14,109 80	
(Total paid policy-holders.....)	\$2,578,853 96)	
Cash paid for commissions to agents.....	232,863 71	
Cash paid for medical examiners' fees.....	16,423 50	
Cash paid for salaries, and other compensation of officers and other office employees.....	108,451 97	
Cash paid for taxes, licenses, fines, and fees.....	51,217 91	
Cash paid for advertising.....	19,205 96	
Cash paid for the following items, viz.: printing, stationery, and all other incidental expenses.....	156,729 34	
Cash paid for accrued interest on investments purchased during the year.....	5,014 12	
(Total expenses of management.....)	\$586,906 51)	
Total disbursements during the year.....		3,160,759 87
Balance December 31, 1891.....		\$20,702,344 87

Invested in the following:

ASSETS. AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$1,733,943 04
Loans secured by mortgages of real estate, first liens.....	2,607,954 55
Loans secured by stocks, bonds and other securities held as collaterals.....	2,205,573 45
Loans made in cash to policy-holders on this company's policies.....	900 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	571,857 83

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks:	Ledger cost.	Market value.
Atlantic National Bank.....	\$7,101 00	\$6,972 00
Bay State " " of Lawrence.....	7,500 00	13,500 00
Boston " " ".....	33,390 00	34,630 00
Continental " " ".....	10,000 00	13,025 00
First " " of Cambridge.....	5,000 00	9,800 00
Massachusetts " " ".....	5,200 00	5,525 00
Merchants' " " ".....	9,100 00	13,627 25
National City Bank of Lynn.....	10,700 00	18,404 00
" Revere Bank.....	15,000 00	15,750 00
" Hide and Leather Bank.....	15,000 00	18,900 00
" Eagle Bank.....	24,000 00	24,720 00

<i>Stocks:</i>	<i>Ledger cost.</i>	<i>Market value.</i>
Tremont National Bank.....	\$31,951 25	\$33,160 00
National Webster Bank.....	20,000 00	20,200 00
Boston Safe Deposit and Trust Co.....	62,500 00	112,500 00
State National Bank.....	10,273 10	14,550 00
Third " ".....	140,000 00	147,000 00
Globe " ".....	50,000 00	50,000 00
Nicollet " " of Minneapolis.....	40,000 00	40,000 00
American Loan and Trust Co.....	20,000 00	30,700 00
Boston National Bank of Seattle.....	25,000 00	28,250 00
New England Safe Deposit and Trust Co. of Mo., of Kansas City.....	38,149 77	42,000 00
New England Safe Deposit and Trust Co.....	24,900 00	25,515 00
Mercantile Loan and Trust Co.....	25,000 00	26,250 00
Winthrop National Bank.....	15,000 00	17,250 00
State Street Safe Deposit and Trust Co.....	7,000 00	7,000 00
Boston & Albany Railroad Co.....	106,300 00	211,802 75
Boston & Providence Railroad Co.....	29,950 00	74,400 00
Chicago, Burlington & Quincy Railroad Co.....	127,732 77	139,461 75
Connecticut & Passumpsic Railroad Co.....	80,900 00	97,900 00
Fitchburg Railroad Co., preferred.....	42,573 50	36,675 00
New York, New Haven & Hartford Railroad Co.....	22,500 00	51,075 00
Norwich & Worcester Railroad Co.....	84,925 25	147,050 00
Northern Railroad Co.....	10,000 00	13,950 00
Connecticut River Railroad Co.....	20,000 00	44,500 00
Chicago & Alton Railroad Co., common.....	26,600 00	36,974 00
Eastern Railroad Co. of N. H.....	3,100 00	11,461 00
Portland, Saco & Portsmouth Railroad Co.....	20,000 00	25,450 00
Atchison, Topeka & Santa Fé Railroad Co.....	51,712 50	25,948 87
Boston & Lowell Railroad Co.....	30,000 00	35,000 00
Metropolitan Street Railway Co., Kansas City.....	109,500 00	100,300 00
West End Street Railway Co., preferred.....	25,000 00	42,375 00
Dwight Manufacturing Co.....	5,000 00	8,387 50
Massachusetts Cotton Mills.....	5,000 00	5,225 00
Massachusetts Title Insurance Co.....	12,000 00	10,200 00
Land Title Guarantee Co., Kansas City.....	45,832 40	34,383 00
Boston Northwest Real Estate Co.....	50,000 00	45,000 00
" " " " 40 per cent paid up.....	20,000 00	15,000 00
Huntington Storage Warehouse Co., 65 per cent paid up.....	16,250 00	16,250 00
Bay State Gas Co.....	16,000 00	16,800 00
<i>Bonds:</i>		
Eastern Railroad Co.....	275,000 00	330,000 00
Philadelphia, Wilmington & Baltimore Railroad Co.....	30,000 00	27,000 00
" " " " " ".....	45,871 67	54,000 00
" " " " " ".....	118,000 00	122,130 00
Boston, Concord & Montreal Railroad Co.....	500,000 00	513,125 00
Chicago, Burlington & Quincy Railroad Co.....	102,000 00	123,420 00
Worcester & Nashua Railroad Co.....	75,000 00	75,750 00
New Haven & Derby Railroad Co.....	14,250 00	17,250 00
Chicago & Eastern Illinois Railroad Co.....	97,060 00	97,000 00
Tremont, Elkhorn & Mo. Valley Railroad Co.....	50,000 00	61,250 00
Maine Central Railroad Co.....	48,850 00	53,000 00
Ottumwa, Cedar Falls & St. Paul Railroad Co.....	80,000 00	54,350 00
Dayton & Michigan Railroad Co.....	50,000 00	53,250 00
Delaware & Chesapeake Railway Co.....	106,531 25	99,000 00
Pittsburgh, Cleveland & Toledo Railroad Co.....	50,000 00	55,500 00
Michigan Central Railroad Co.....	100,000 00	120,000 00
Chicago, Milwaukee & St. Paul Railway Co.....	48,942 50	50,500 00
" " " " " ".....	50,000 00	54,062 50
Mo. Valley & Blair Railway and Bridge Co.....	25,000 00	25,375 00
Northern Illinois Railway Co.....	100,000 00	105,500 00
Chicago & Northwestern Railway Co.....	20,600 00	21,000 00
" " " " " ".....	30,000 00	31,950 00
Kansas City, Clinton & Springfield Railway Co.....	50,000 00	46,000 00
Union Pacific Railway Co.....	100,000 00	97,000 00
Burlington & Missouri River Railroad Co., in Neb.....	190,781 25	174,000 00
St. Joseph & Grand Island Railroad Co.....	50,000 00	45,500 00
Corrigan Consolidated Street Railway Co., K. C.....	100,000 00	95,000 00
St. Louis Cable & Western Railway Co.....	50,000 00	51,250 00
Spokane & Palouse Railway Co.....	25,000 00	25,750 00
Chicago, Burlington & Northern Railroad Co.....	100,000 00	108,875 00
Helena & Red Mountain Railroad Co.....	50,000 00	50,000 00
Kansas City Cable Railway Co.....	99,500 00	92,500 00
Dakota & Great Southern Railway Co.....	100,000 00	108,500 00
Des Moines & Fort Dodge Railroad Co.....	24,500 00	19,250 00
Maine Central Railroad Co.....	108,982 50	176,400 00
Houatonic Railroad Co.....	100,000 00	103,750 00
Duluth & Iron Range Railroad Co.....	47,500 00	43,500 00
Chicago, Rock Island & Pacific Railway Co.....	100,000 00	103,500 00
Fitchburg Railroad Co.....	50,000 00	54,250 00
Baltimore & Ohio Railroad Co.....	50,000 00	54,500 00
Somerset Railway Co.....	97,500 00	105,000 00
Grand Rapids, Lansing & Detroit Railroad Co.....	29,250 00	25,500 00
Grand Avenue Railway Co., K. C.....	95,500 00	96,500 00
Oregon Short Line Railway Co.....	50,000 00	53,250 00
Louisville, Evansville & St. Louis Railroad Co.....	100,000 00	107,500 00
Evansville, Terre Haute & Chicago Railway Co.....	10,000 00	11,837 50
Boston & Providence Railroad Co.....	100,000 00	101,500 00

Stocks:

	Ledger cost.	Market value.
Boston & Maine Railroad Co.	\$150,000 00	\$150,000 00
Denver City Cable Railway Co.	100,000 00	100,000 00
Metropolitan Street Railway Co., K. C.	192,000 00	192,000 00
Pennsylvania Railroad Co.	150,000 00	145,500 00
Strawn & Indiana State Line Railroad Co.	50,000 00	58,500 00
Michigan Central Railroad Co.	95,500 00	100,000 00
Kansas Equipment Co.	25,000 00	23,125 00
Portland Union Railway Station Co.	25,000 00	25,000 00
Atchison, Topeka & Santa Fé Railroad Co.	25,000 00	25,000 00
Atchison, Topeka & Santa Fé Railroad Co.	\$45,965 91	306,527 50
Atchison, Topeka & Santa Fé Railroad Co.	127,117 68	188,732 58
Omaha Street Railway Company	95,500 00	95,000 00
Chicago, Burlington & Quincy Railroad Co.	12,000 00	13,440 00
New York Central Railroad Co.	50,000 00	50,575 00
St. Louis & Suburban Railway Co.	20,870 00	18,720 00
Rio Grande Western Railway Co.	23,700 00	24,000 00
Cincinnati, Dayton & Ironton Railroad Co.	47,750 00	47,750 00
New York Central & Hudson River Railroad Co.	100,000 00	107,500 00
Albany	28,256 00	9,630 00
Boston	74,212 50	18,275 00
"	401,423 62	59,625 00
"		33,290 00
"		109,725 00
"		282,120 00
"	95,000 00	97,850 00
"	5,000 00	5,150 00
"	100,000 00	101,500 00
"	100,000 00	104,000 00
"	100,000 00	102,000 00
"	96,000 00	97,000 00
"	86,400 00	92,538 00
Chicago	70,850 00	75,750 00
New Hampshire	2,000 00	2,080 00
"	2,000 00	2,120 00
"	1,000 00	1,075 00
"	500 00	555 00
"	2,000 00	2,310 00
"	1,000 00	1,170 00
"	500 00	562 50
"	12,000 00	14,460 00
"	5,000 00	6,100 00
Chelsea	206,504 17	220,480 00
Lawrence		1,040 00
"	116,210 83	26,487 50
"		52,250 00
"		36,480 00
Lynn	1,000 00	1,040 00
"	75,000 00	78,750 00
"	50,000 00	53,000 00
"	50,000 00	53,500 00
"	50,000 00	54,000 00
Massachusetts	98,172 35	26,890 00
"		79,310 00
Rhode Island	50,000 00	51,750 00
Cincinnati	85,000 00	102,850 00
Worcester	65,000 00	95,200 00
Brookline	50,000 00	50,500 00
"	50,000 00	54,250 00
"	25,000 00	26,500 00
Fitchburg	101,455 17	23,890 00
"		96,800 00
Springfield	126,000 00	161,280 00
Providence	146,403 08	170,345 00
Norwich	50,000 00	65,000 00
"	44,000 00	49,280 00
Fall River	1,000 00	1,040 00
"	152,000 00	161,120 00
"	50,000 00	57,000 00
Holyoke	5,000 00	5,850 00
Newton	10,000 00	10,300 00
"	60,000 00	73,200 00
New York City	100,000 00	110,000 00
New Bedford	10,000 00	10,900 00
Salem	10,000 00	11,050 00
Taunton	39,000 00	42,815 00
Lewiston	100,000 00	108,000 00
Pawtucket	150,000 00	157,500 00
Kansas City	50,000 00	51,000 00
"	99,806 25	100,000 00
Lawrence, Kan.	50,000 00	50,000 00
Lincoln, Neb.	49,588 33	50,000 00
Indianapolis	100,000 00	98,000 00
Minneapolis	100,000 00	100,000 00
"	85,000 00	85,000 00
St. Paul	100,000 00	104,000 00
Sheboygan, Wis.	100,000 00	100,000 00
Helena	50,000 00	50,000 00

<i>Stocks:</i>	<i>Ledger cost.</i>	<i>Market value.</i>
Columbus, O.	\$28,000 00	\$29,680 00
Lowell	50,000 00	51,375 00
Waltham	21,000 00	21,105 00
"	30,000 00	30,157 50
"	24,000 00	24,180 00
"	16,000 00	16,160 00
"	19,000 00	19,190 00
Manchester, Mass.	150,000 00	150,750 00
Milwaukee	24,000 00	24,830 00
"	18,000 00	18,340 00
Seattle	25,000 00	25,250 00
United States	140,000 00	142,300 00
Chamber of Commerce of Minneapolis	97,500 00	100,000 00
St. Paul Chamber of Commerce	48,750 00	50,000 00
Minneapolis Gas Light Co.	50,000 00	51,000 00
Jarvis-Conklin Mortgage Trust Co.	99,000 00	88,250 00
Brookline Gas Light Co.	50,000 00	52,000 00
Boston United Gas	31,000 00	38,000 00
Bay State Gas Co.	3,000 00	3,950 00
<i>Notes:</i>		
Town of Eden, Me.	18,000 00	18,000 00
"	20,000 00	20,000 00
"	25,000 00	25,000 00
"	35,000 00	35,000 00
Town of Brookline	21,000 00	21,000 00
"	40,000 00	40,000 00
West End Street Railway Co.	100,000 00	100,000 00
Norwich & Worcester Railroad Co.	100,000 00	100,000 00
"	50,000 00	50,000 00
"	30,000 00	30,000 00
Boston & Maine Railroad	100,000 00	100,000 00
Jamaica Plain Gas Light Co.	20,000 00	20,000 00
Boston Northwest Real Estate Co.	20,000 00	20,000 00
Totals (carried out at cost value)	\$12,790,633 61	\$13,686,962 62
		\$12,790,633 61
Cash deposited in bank		430,800 97
Quarterly and semi-annual premium notes, being part of premium note account and secured by premium reserve as all other premium notes are		360,681 42
Total net or ledger assets as per balance		\$20,702,344 87
OTHER ASSETS.		
Interest due, \$3,340.00, and accrued, \$33,722.34, on bonds and mortgages	\$40,062 84	
Interest due and accrued on bonds and stocks	130,996 95	
Interest due and accrued on collateral loans	26,390 33	
Interest due and accrued on premium notes, loans or liens	23,550 00	
Rents due and accrued on company's property or lease	12,819 16	
Market value of bonds and stocks over cost	896,329 01	
Gross premiums due and unreported on policies in force December 31, 1891	\$232,877 24	
Deduct the leading, 20 per cent, on above gross amount	46,575 45	
Net amount of uncollected and deferred premiums		186,301 79
Total of other assets		1,366,482 08
Total assets		\$22,018,826 95
LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Massachusetts insurance department, according to the combined experience table of mortality, with 4 per cent interest		
	\$19,582,556 38	
Net reinsurance reserve		\$19,582,556 38
Claims for death losses due and unpaid	\$126,052 00	
Claims for matured endowments due and unpaid	83,911 00	
Total policy claims		161,963 00
Amount of all unpaid distributions of surplus, or other description of profits due policy-holders		88,465 84
Total liabilities (except capital stock)		\$19,832,985 22
Surplus as regards policy-holders, \$2,185,841.73, on the basis of admitted assets.		

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR,
AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
In force at end of previous year.....	\$29,632,099	\$52,253,263	\$2,134,447	\$84,024,809
New policies.....	9,445	10,594,310	14	10,603,769
Old revived.....	53,818	58,000	10,000	121,818
Old increased.....	17,170	132,214	-----	149,384
Totals.....	<u>\$29,712,532</u>	<u>\$63,042,787</u>	<u>\$2,144,461</u>	<u>\$94,899,780</u>

Ceased to be in force.

By death.....	\$934,328	\$402,950	\$16,122	\$1,353,400
By maturity.....	-----	251,609	-----	251,609
By expiry.....	-----	-----	352,800	352,800
By surrender.....	292,294	1,788,477	22,000	2,099,771
By lapse.....	9,500	1,363,000	1,000	1,373,500
By change and decrease.....	133,670	838,348	3,335	1,020,903
Not taken.....	-----	1,091,500	-----	1,091,500
Totals.....	<u>\$1,369,792</u>	<u>\$5,778,384</u>	<u>\$395,307</u>	<u>\$7,543,483</u>
Amount in force at end of the year.....	<u>\$28,342,740</u>	<u>\$57,264,403</u>	<u>\$1,749,154</u>	<u>\$87,356,297</u>

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890.....	429	\$890,615
Policies issued during year.....	68	158,333
Total.....	492	\$989,443
Deduct ceased to be in force.....	27	55,418
In force December 31, 1891.....	465	\$934,035
Losses and claims paid during the year.....	12	8,434
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	\$27,915 09

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated 1841; commenced business 1845.)

HOME OFFICE, 346 BROADWAY, NEW YORK.

JOHN A. McCALL, *President.*

CHARLES C. WHITNEY, *Secretary.*

Attorney for Michigan, HERBERT L. BAKER, of Detroit.

Balance of net or ledger assets December 31, 1890.....	\$108,799,392 72
Decreased valuation of assets by New York insurance department	2,345,508 02
Total	<u>\$106,453,884 70</u>

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$4,478,722 00
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	19,076,274 97
Cash received for annuities.....	1,304,120 81
Premiums paid by dividends and surrendered policies.....	1,430,607 00
Total.....	\$36,289,724 78
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	33,449 88
Total premium income.....	\$36,256,275 40
Cash received for interest upon mortgage loans.....	1,093,574 04
Cash received for interest on bonds owned, and dividends on stock.....	8,537,179 47
Cash received for interest on premium notes, loans, or liens.....	29,951 40
Cash received for interest on other debts due the company.....	305,463 25
Cash received for rents for use of company's property.....	559,922 29
Discount on endowments paid in advance.....	2,695 68
Trust deposit received for account of beneficiaries.....	49,192 50
Total income during the year.....	\$31,854,194 98
Total.....	\$138,306,079 68

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$5,152,133 39
Cash paid for matured endowments and additions.....	1,006,795 11
Total.....	\$7,218,927 50
Deduct amount received from other companies for losses or claims on policies of this company reinsured.....	64,511 69
Total amount actually paid for losses and matured endowments.....	\$7,154,415 81
Cash paid to annuitants.....	1,371,634 26
Cash paid for surrendered policies.....	1,710,208 36
Cash surrender values, including reconverted additions applied in payment of premiums.....	1,171,891 71
Cash dividends paid to policy-holders, \$535,815.41; same applied in payment of premiums, \$724,525.33.....	1,260,340 74
Plaid on trust deposit.....	8,000 00
(Total paid policy-holders.....	\$12,671,490 88)
Cash paid for commissions to agents.....	3,738,142 69
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	185,000 00
Cash paid for medical examiners' fees.....	291,690 11
Cash paid for salaries, and other compensation of officers and other office employes.....	500,578 18
Cash paid for state and local taxes in state where organized, \$55,728.34, taxes, licenses, fines, and fees in other states.....	234,150 60
Cash paid for rent.....	106,485 00
Cash paid for agency expenses.....	931,810 66
Law expenses.....	100,776 15
Cash paid for stationery and printing.....	105,110 49
Cash paid for advertising.....	222,013 02
Cash paid for the following items, viz.: postage and other office expenses, repairs and care of real estate.....	70,080 42
(Total expenses of management.....	\$6,786,599 02)
Total disbursements during the year.....	19,458,089 90
Balance December 31, 1891.....	\$118,849,989 78

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$12,428,247 15
Loans secured by mortgages of real estate, first liens.....	21,406,233 56
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is.....	4,551,000 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	521,700 28

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
United States, 6 per cent.	\$470,818 34	\$508,900 00
United States, 4 per cent.	308,445 25	353,415 75
Alabama state.	36,100 00	45,240 00
Georgia state.	1,500 00	1,500 00
Mississippi state.	19,600 00	19,600 00
South Carolina state.	27,624 87	28,820 14
Tennessee state.	573,968 00	581,715 00
Atlanta City, Ga.	5,112 50	5,087 50
Austin city, Texas.	93,500 00	93,500 00
Callaway county, Missouri.	125,000 00	125,000 00
Custer county, Montana.	54,473 50	54,473 50
Dallas city, Texas.	446,587 25	445,481 00
Duluth city, Minn.	200,000 00	200,000 00
Douglas county, Neb.	81,952 00	81,952 00
Elizabeth city, N. J.	812,570 00	814,500 00
Flatbush, N. Y., water.	19,800 00	19,800 00
Flushing, N. Y.	22,015 00	25,465 00
Galveston city, Texas.	178,780 00	178,780 00
Jersey City, N. J.	1,285,044 55	1,282,884 16
Jefferson county, Alabama.	308,234 00	303,234 00
Louisville city, Ky.	750,000 00	741,375 00
Madison county, Alabama.	60,300 00	60,300 00
Montgomery city, Alabama.	208,583 70	208,586 79
Memphis city, Tenn.	103,780 00	101,500 00
New York City, N. Y.	107,287 70	128,177 07
Newark, N. J.	788,519 79	836,155 00
Nashville city, Tenn.	800,000 00	804,000 00
North Knoxville city, Tenn.	100,000 00	100,833 38
Ottawa city, Canada.	108,707 70	98,668 67
Omaha city, Neb.	48,744 10	48,744 10
Petersburg city, Va.	80,000 08	32,850 00
Pierce county, Wash.	150,379 50	150,379 50
Peoria township, Ill.	99,773 80	99,773 50
Quebec (Province of)	88,240 25	87,838 33
Richmond city, Va.	46,250 00	65,000 00
St. Paul, Minn.	495,320 40	495,320 40
San Antonio, Texas.	185,955 00	185,955 00
School district, Spokane county, Wash.	99,815 00	99,815 00
Tazewell county, Ill.	55,200 00	56,550 00
Waco city, Texas.	100,000 00	100,000 00
West Chicago town, Ill.	465,264 00	447,750 00
Railroad bonds:		
Albany & Susquehanna (Delaware & Hudson)	895,498 57	988,447 50
Atlantic & Gulf.	41,923 50	41,145 00
Atchison, Topeka & Santa Fe.	1,473,146 25	1,898,901 25
Burlington, Cedar Rapids & Northern, due in 1931.	129,917 50	143,282 50
Burlington, Cedar Rapids & Northern, due in 1906.	38,485 00	42,245 00
Boston, Hoosac Tunnel & Western.	180,666 67	140,468 67
Buffalo, Bradford & Pittsburgh.	73,195 20	66,800 00
Cedar Rapids, Iowa Falls & No. W., guar'd by Burlington, C. B. & N.	447,965 00	434,875 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Div.)	734,279 59	761,602 50
Chicago & Northwestern, consolidated.	2,777,630 02	2,852,500 00
Chicago & Northwestern, general consolidated gold.	266,743 00	275,497 50
Chicago & Northwestern, sinking fund of 1879.	496,845 90	510,750 00
Chicago & Northwestern, debenture.	2,053,800 00	2,067,916 67
Chicago, St. Paul, Minneapolis & Omaha.	1,194,664 16	1,254,750 00
Chicago & Western Indiana.	1,006,028 33	1,055,000 00
Chicago & Eastern Illinois.	275,545 50	289,555 00
Chicago & St. Louis.	278,354 10	268,920 00
Chicago, Rock Island & Pacific.	248,125 00	258,750 00
Chesapeake & Ohio.	615,338 33	668,958 83
Cincinnati, Lafayette & Chicago.	187,359 10	176,985 83
Cincinnati, Sandusky & Cleveland.	594,479 00	596,300 00
Cleveland, Columbus, Cincinnati & Indianapolis.	1,804,782 60	1,515,520 00
Canadian Pacific, due in 1931.	1,071,433 21	1,089,957 50
Central R. R. & Banking Co. of Georgia.	891,666 67	791,666 67
Central R. R. & Banking Co. of Georgia, "tripartite"	145,000 00	142,100 00
Central R. R. of New Jersey, general mortgage.	2,343,824 35	2,559,015 00
Denver & Rio Grande.	710,388 33	744,948 33
Detroit, Bay City & Alpena.	145,800 00	128,120 00
Evansville & Indianapolis, guar'd by Evansville & Terre Haute.	676,074 00	726,040 00
Evansville & Terre Haute.	841,250 00	850,250 00
East Tennessee, Virginia & Georgia.	488,832 88	495,741 67
Flint & Pere Marquette.	118,430 00	116,500 00
Fremont, Elkhorn & Missouri Valley, guar'd by C. & N. W.	1,069,941 00	1,097,145 00
Indianapolis & St. Louis.	156,269 85	160,696 00
Iowa Midland, guar'd by Chicago & Northwestern.	61,071 11	59,000 00
Kalamazoo, Allegan & G. Rapids, guar'd by L. S. & M. S.	178,103 00	170,910 00
Kansas City, St. Joseph & Council Bluff.	160,167 00	167,800 00
Lake Shore & Michigan Southern.	2,318,352 00	2,418,388 33
Lake Shore & Michigan Southern, consolidated.	290,550 00	300,625 00
Louisiana Western.	314,280 00	315,000 00
Louisville & Frankfort.	64,350 00	62,250 00

Railroad bonds:

	Cost value.	Market value.
Lehigh Valley.....	\$308,000 00	\$302,000 00
Lehigh Valley Terminal, guar'd by Lehigh Valley R. R.....	2,013,958 34	2,125,000 00
Mahoning Coal, guar'd by L. S. & M. S.....	362,028 28	428,000 00
Metropolitan Elevated, New York.....	819,099 69	864,335 00
Memphis & Charleston.....	297,687 00	288,750 00
Michigan Central.....	57,296 67	59,916 67
Minneapolis & St. Louis.....	160,600 00	209,000 00
Minneapolis Union, guar'd by St. Paul, Minneapolis & Man- itoba.....	510,900 00	548,250 00
Morgan's Louisiana & Texas R. R. & S. S., 7 per cent.....	823,391 00	889,345 00
Mobile & Girard, guar'd by Central R. R. and Banking Co. of Ga.....	155,152 50	160,416 67
Midland of New Jersey.....	347,119 00	368,000 00
Missouri Pacific.....	1,037,100 00	1,055,000 00
New York Elevated.....	772,398 00	779,395 00
New York Central & Hudson River.....	1,012,602 81	1,236,000 00
New York & Harlem.....	1,040,341 67	1,196,333 83
New York, Lake Erie & Western.....	2,852,280 70	2,663,333 83
New York, Ontario & Western, 6 per cent, due in 1914.....	432,276 10	473,760 00
New York, Lackawanna & Western.....	1,609,849 32	1,832,500 00
New York, Susquehanna & Western.....	225,000 00	256,750 00
Nebraska Railway, guar'd by C. B. & Q.....	58,570 00	53,750 00
Nashville, Chattanooga & St. Louis.....	388,360 00	359,625 00
Northern Pacific.....	1,232,464 83	1,390,000 00
Northern Pacific Terminal.....	500,000 00	527,500 00
Northern Illinois, guar'd by Chicago & Northwestern.....	706,090 00	716,333 83
Northwestern Grand Trunk.....	46,463 00	44,100 00
Ohio, Indiana & Western (preference).....	308,010 00	311,250 00
Peoria, Decatur & Evansville.....	110,910 00	111,740 00
Philadelphia & Reading, 5 per cent consolidated, 1st series.....	238,636 67	244,346 67
Philadelphia & Reading Car Trust.....	618,000 00	612,350 00
Rensselaer & Saratoga.....	9,519 82	12,517 50
Rochester & Pittsburgh.....	72,274 00	75,075 00
South Carolina.....	189,050 00	213,925 00
St. Paul, Minneapolis & Manitoba.....	2,193,620 00	2,261,000 00
St. Paul & Northern Pacific.....	1,259,214 00	1,332,370 00
Savannah, Florida & Western.....	830,490 00	819,500 00
Taylor's Falls & Lake Superior, guar'd by St. Paul & Duluth.....	212,087 00	212,100 00
Texas & New Orleans.....	313,554 83	308,043 83
Virginia & Tennessee, 5 per cent.....	66,691 00	66,120 00
West Shore, guar'd by New York Central.....	2,358,104 38	2,422,500 00
Wheeling & Lake Erie.....	380,960 00	416,000 00

Bonds:

American Safe Deposit Company.....	54,810 00	54,810 00
American Dock & Improvement Company, guar'd by N. J. Central.....	380,309 45	401,955 00
Chateaugay Ore & Iron Co., N. Y., guar'd by Del. & Hudson Canal Co.....	497,160 00	497,160 00
Delaware & Hudson Canal Company.....	319,640 24	326,100 00
Equitable Gas Light Company of New York.....	151,280 00	145,500 00
Equitable Gas Light Company of Baltimore.....	219,460 08	240,500 00
Madison Square Garden Co., New York.....	744,000 00	807,500 00
New York Mutual Gas Light Company.....	32,000 00	37,720 00
New York, L. E. & Western Docks & Im't Co.....	1,545,700 00	1,545,000 00
People's Gas Light Company of Chicago.....	568,575 00	621,225 00
St. Paul, Minn., Gas Light Company.....	310,802 50	310,802 50
Western Transit Company, guar'd by New York Central.....	90,405 00	90,405 00
Western Union Telegraph Company.....	427,693 20	434,383 00
Brazilian government.....	107,125 84	70,150 00
Fixed deposit with Italian government.....	94,360 98	94,360 98
with government of Victoria.....	24,332 50	24,332 50
with government of New Zealand.....	24,332 50	24,332 50
in Argentine Republic.....	20,680 26	20,680 26
in New Zealand.....	9,469 36	9,469 36
in New South Wales.....	314,580 78	314,580 78
in Victoria.....	583,350 53	583,350 53
in Japan.....	8,861 89	8,861 89
in Chili.....	204,183 78	204,183 78
in China.....	44,576 46	44,576 46
in India.....	118,735 06	118,735 06
French Rentes.....	19,063 63	18,979 03
Hungarian government.....	99,543 25	106,262 75
Italian government.....	3,416 35	3,349 59
Russian government.....	1,029,878 85	1,065,967 79
Russian government, Southwestern Railway.....	5,572 63	4,866 67
Swiss government.....	19,037 46	18,993 62
Swedish government.....	89,924 50	88,834 38
Wurttemberg government.....	47,124 33	46,965 75

Stocks:

American Exchange Bank, New York.....	10,025 00	15,000 00
Merchants' Bank, New York.....	11,112 58	12,697 75
Bank of Republic, New York.....	907 50	1,226 00
Bank of America, New York.....	8,484 00	15,092 00
Central National Bank, New York.....	229,280 00	342,214 00
Third National Bank, New York.....	115,000 00	100,000 00

Stocks:

	Cost value.	Market value.
Chicago & Northwestern railroad, preferred.....	\$1,433,359 58	\$1,596,950 00
Delaware, Lackawanna & Western railroad	523,923 12	696,875 00
Manhattan Safe Deposit Company	100,000 00	100,000 00
New York Security & Trust Co., N. Y.	747,750 00	975,975 00
Valley Railroad, guar' by D., L. & W. E. R.	502,500 00	537,500 00
Totals (carried out at cost value).....	\$73,578,274 02	\$77,647,868 40
		\$73,578,274 02

Cash in company's office, \$5,486.24; cash deposited in bank, \$6,065,456.03;	
total cash	6,070,942 27
Agents ledger balances.....	293,592 50

Total net or ledger assets as per balance.....\$118,849,969 78

OTHER ASSETS.

Interest due, \$11,822.81, and accrued, \$38,680.11 on bonds and mortgages	\$100,502 92
Interest accrued on bonds and stocks	441,921 37
Rents accrued on company's property or lease	22,613 52
Market value of bonds and stocks <i>over cost</i>	4,069,359 38
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$1,935,620 00
Gross deferred premiums on policies in force Dec. 31, 1891.....	1,509,962 93
Total.....	\$3,445,532 93
Deduct the loading on above gross amount	639,116 59
Net amount of uncollected and deferred premiums.....	\$2,756,466 34
Total of other assets.....	7,390,893 53
Total assets.....	\$126,240,883 31
Deduct items not admitted	293,592 50
Total admitted assets.....	\$125,947,290 81

Items not admitted.

Agent's balances.....	\$293,592 50
Total items not admitted	\$293,592 50

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department according to the combined experience table of mortality, with 4 per cent interest	\$108,775,584 00
Deduct net value of risks of this company reinsured in other solvent companies	836,349 00
Net reinsurance reserve.....	\$108,439,235 00
Special reserve on annuities.....	988,921 00
Claims for matured endowments due and unpaid.....	\$47,993 71
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	1,194,187 67
Claims for death losses, and other policy claims resisted by the company.....	9,000 00
Amounts due and unpaid on annuity claims.....	28,080 68
Total policy claims.....	1,279,222 06
Amount of any other liability of the company, viz.: premiums paid in advance.....	52,696 94
Trust deposits held for beneficiaries under terms of policies	46,192 50
Total liabilities (except capital stock).....	\$110,806,267 50
Estimated surplus on Tontine or other policies, the profits upon which are reserved for that class.....	\$9,757,121 00
Estimated surplus on all other policies.....	5,383,902 31
Total surplus.....	\$15,141,023 31

EXHIBIT OF POLICIES.—THE FOLLOWING IS A CORRECT STATEMENT OF THE NUMBER AND AMOUNT OF POLICIES, INCLUDING ADDITIONS, IN FORCE AT THE END OF THE PREVIOUS YEAR, OF THE POLICIES ISSUED, REVISED OR INCREASED AND OF THOSE WHICH HAVE CEASED TO BE IN FORCE DURING THE YEAR, AND OF THOSE IN FORCE AT THE END OF THE YEAR, DECEMBER 31, 1891.

Classification.	Life (including joint life.)		Endowment.		Term.		Annuities.	Reversionary additions.			Total policies and reversion.	
	No.	Amount.	No.	Amount.	No.	Amount.		Life.	Endowment.	Total.	No.	Amount.
Policies and additions in force December 31, 1890.....	117,254	\$406,767,200	45,436	\$153,146,742	3,454	\$5,203,300	7,276	\$3,272,978	\$943,506	\$4,221,484	173,460	\$509,338,726
New policies issued.....	38,667	113,024,100	10,439	31,676,800	4,518	5,750,300	887	.....	.....	.....	52,511	150,451,300
Old policies revived.....	168	650,616	59	316,702	2	2,000	6	.....	.....	.....	235	940,318
Old policies increased.....	.....	16,849	.....	.....	.....	109,301	.....	745,509	372,706	1,118,215	.....	1,118,215
Additions by dividends.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	154,089	\$530,458,765	55,938	\$185,139,744	7,974	\$11,085,500	8,169	\$4,018,487	\$1,321,212	\$5,339,699	226,315	\$722,003,708
Deduct policies and additions terminated in 1891.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By death.....	1,519	\$4,737,551	411	\$1,435,603	45	\$68,750	.....	\$65,637	\$14,468	\$110,086	1,975	\$6,351,999
By maturity and discount (endowment).....	.....	.....	640	1,378,698	21	72,899	401	.....	31,110	81,110	610	1,459,808
By expiry (term and annuities).....	2,710	10,857,811	1,466	5,447,415	18	67,780	3	354,642	278,464	383,106	423	72,899
By surrender.....	9,942	31,470,967	2,563	7,538,043	2,366	2,551,671	11	7,768	2,198	9,961	14,381	17,206,112
By lapse.....	.....	1,010,483	.....	253,210	.....	13,900	.....	.....	.....	.....	.....	41,570,631
By change and decrease.....	.....	21,320,564	3,041	11,077,700	670	836,800	9	.....	.....	.....	10,649	1,332,493
Not taken.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	89,135,064
Total terminated.....	21,100	\$75,297,365	8,120	\$27,235,663	3,120	\$3,611,700	423	\$653,087	\$376,235	\$1,029,322	32,763	\$107,175,965
Net Nos. and amounts in force December 31, 1891.....	132,989	\$445,161,400	47,813	\$157,904,086	4,854	\$7,453,800	7,746	\$3,360,450	\$944,977	\$4,305,427	193,452	\$614,824,713
Policies reinsured.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
BUSINESS IN MICHIGAN DURING 1891.												
Policies in force December 31, 1890.....												
Policies issued during the year.....												
Total.....												
Deduct ceased to be in force.....												
In force December 31, 1891.....												
Losses and claims paid during the year.....												
Premiums collected or secured in Michigan without any deduction, cash, \$366,361.42.												

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

WISCONSIN.

(Incorporated March, 1837; commenced business November 23, 1833.)

HOME OFFICE, MILWAUKEE.

H. L. PALMER, *President.*J. W. SKINNER, *Secretary.*

Attorney for Michigan, ASHLEY POND, of Detroit.

CAPITAL.

Balance of net or ledger assets December 31, 1890 \$40,780,211 89

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$2,278,114 51	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	7,883,498 21	
Cash received for annuities.....	6,336 48	
Total premium income.....	\$10,117,944 20	
Cash received for interest upon mortgage loans.....	2,068,856 19	
Cash received for interest on bonds owned, and dividends on stock.....	114,296 88	
Cash received for interest on premium notes, loans, or liens.....	46,719 64	
Cash received for interest on other debts due the company, including int. on deposits and deferred premiums.....	117,184 06	
Cash received for rents for use of company's property.....	57,134 90	
Cash received as discount on maturing endowments paid in advance.....	2,531 84	
Total income during the year.....		12,544,697 71
Total.....		\$53,324,909 60

DISBURSEMENTS DURING 1891.

Losses and additions.....	\$3,239,696 18	
Matured endowments and additions.....	497,060 11	
Total amount actually paid for losses and matured endowments.....	\$2,786,736 29	
Cash paid to annuitants.....	66 40	
Surrendered policies.....	844,072 70	
Premium notes, loans, or liens voided by lapse.....	1,777 67	
Cash surrender values, including reconverted additions applied in payment of premiums, cash dividends paid to policy-holders, premium notes, loans, or liens used in payment of dividends to policy-holders.....	1,028,390 84	
(Total paid policy-holders.....)	\$4,161,043.40	
Cash paid for commissions to agents.....	1,496,265 66	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	38,497 37	
Cash paid for medical examiners' fees, including salaries of medical director and assistant.....	116,786 30	
Cash paid for salaries, and other compensation of officers and other office employees, exclusive of medical directors and law department.....	169,898 60	
Paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	133,054 67	
Cash paid for rent.....	4,343 50	
Cash paid for commuting commissions.....	5,250 01	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	1,854 29	
Cash paid for advertising.....	5,582 90	
Cash paid for the following items, viz.: supplies, postage and exchange, law, loan, building and other expenses.....	267,479 69	
Premiums on bonds bought in 1891.....	14,041 17	
(Total expenses of management.....)	\$2,248,324.16	
Total disbursements during the year.....		6,409,367 56
Balance December 31, 1891.....		\$46,915,542 04

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, or less than cost value.....	\$1,026,880 04
Loans secured by mortgages of real estate, first liens.....	40,778,057 41
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	546,319 88

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

United States and state bonds:	Par value.	Market value.	
United States currency.....	\$70,000 00	\$83,000 00	
Minnesota.....	40,000 00	46,885 00	
Minnesota.....	53,000 00	54,192 50	
County and municipal bonds:			
Kansas City, Mo.....	50,000 00	55,000 00	
City of Sheboygan, Wis.....	25,000 00	26,683 83	
Beloit, Wis.....	50,000 00	50,883 83	
Dubuque, Iowa.....	49,500 00	51,700 00	
Alton, Ill.....	48,400 00	50,174 67	
Wyandotte, Kas.....	10,000 00	11,438 88	
Albion, Mich.....	94,000 00	101,950 00	
Milwaukee, Wis.....	50,000 00	53,000 00	
County of Pickaway, Ohio.....	1,000 00	1,085 00	
Marion, Ohio.....	62,000 00	67,580 00	
Dodge, Neb.....	67,000 00	71,690 00	
City of Springfield, Ill.....	50,000 00	52,250 00	
Stevens Point, Wis.....	13,700 00	13,292 67	
Milwaukee, Wis.....	2,000 00	2,098 88	
Town of Ellwood, Ill.....	1,084,000 00	1,207,320 00	
City of Morrison, Ill.....	43,000 00	44,730 00	
County of Chippewa, Wis.....	16,500 00	17,428 12	
City of Carlinville, Ill.....	2,000 00	2,090 00	
County of Buffalo.....	15,000 00	15,150 00	
City of Omaha, Neb.....	2,000 00	2,090 00	
Kearney, Neb.....	15,000 00	16,275 00	
Colorado Springs, Col.....	\$11,000 00	\$26,855 00	
County of Washington, Neb.....	17,000 00	20,060 00	
Muskegon, Ohio.....	51,000 00	54,570 00	
Reno, Kas.....	50,000 00	52,125 00	
Adams, Neb.....	50,000 00	53,250 00	
Marion, Kas.....	50,000 00	57,750 00	
Gage, Neb.....	40,000 00	48,200 00	
Boone, Neb.....	43,000 00	47,284 18	
Sanders, Neb.....	48,000 00	49,980 00	
Dallas, Texas.....	20,000 00	25,200 00	
	6,000 00	7,620 00	
	125,000 00	132,916 67	
Totals (carried out at cost value).....	\$2,823,180 00	\$2,968,627 11	2,823,100 00
Cash in company's office, including \$239,953.09 of 1891, rec'd Jan. 10, 1892, \$333,736.42; cash in banks, \$1,449,572.54; total cash.....			1,783,308 96
Bills receivable, \$250; agents' ledger balances, \$17,475.75; total.....			17,725 75
Suspense account.....			150 00
Total net or ledger assets as per balance.....			\$46,915,542 04

OTHER ASSETS.

Interest due, \$58,881.50, and accrued, \$589,856.44, on bonds and mortgages....	\$648,737 94	
Interest due, \$404.50, and accrued, \$21,852.50, on premium notes, loans or liens.....	22,256 80	
Rents due, \$550.52, and accrued, \$7,507.94, on company's property or lease....	8,058 76	
Market value of bonds over par.....	145,527 11	
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$465,813 00	
Gross deferred premiums on policies in force Dec. 31, 1891.....	592,478 00	
Total.....	\$1,358,291 00	
Deduct the loading on above gross amount.....	271,658 20	
Net amount of uncollected and deferred premiums.....	1,086,632 80	
Total of other assets.....	1,911,213 41	
Total assets.....	\$48,826,755 45	
Deduct items not admitted.....	17,875 75	
Total admitted assets.....	\$48,808,879 70	

Items not admitted.

Agent's balances	\$17,475 75
Suspense account.....	150 00
Bills receivable.....	250 00
Total items not admitted	<u>\$17,875 75</u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Wisconsin insurance department, according to the *actuaries table of mortality, with 4 per cent interest*.... \$40,488,381 00

Net reinsurance reserve.....	\$40,488,381 00
Reserve for paid-up insurance claimable and annuities.....	152,412 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$178,861 90
Claims for death losses, and other policy claims resisted by the company..	20,175 00
Total policy claims	194,036 90
Amount of all unpaid dividends of surplus, \$16,662, and dividends on deferred premiums semi-annual and quarterly, estimated, \$62,473.....	79,135 00
Amount of any other liability of the company, viz.: premiums paid in advance (\$11,000) and accrued (\$10,000) commissions estimated.....	21,000 00
Total liabilities (except capital stock)	<u>\$40,934,964 90</u>

Surplus as regards policy-holders, \$7,873,914.80, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year.....	\$193,880,007	\$40,535,741	\$4,164,059	\$238,580,807
New policies.....	52,226,406	10,591,726	1,787,250	64,605,382
Old revived.....	1,062,949	180,746	12,700	1,256,395
Old increased.....	-----	-----	166,161	166,161
Added by dividends.....	98,391	68,277	2,361,991	2,528,659
Totals.....	<u>\$247,276,753</u>	<u>\$51,696,490</u>	<u>\$6,492,161</u>	<u>\$305,465,404</u>

Ceased to be in force.

By death.....	\$1,894,906	\$830,994	\$63,482	\$2,789,382
By maturity.....	-----	502,836	-----	502,836
By expiry.....	-----	-----	8,459,365	8,459,365
By surrender.....	1,608,619	478,159	15,566	2,092,344
By lapse.....	12,327,024	1,545,450	209,750	14,082,224
By change and decrease.....	459,112	125,014	-----	584,126
Not taken.....	7,870,121	1,261,125	144,166	8,775,422
Totals.....	<u>\$23,659,784</u>	<u>\$4,288,588</u>	<u>\$3,892,279</u>	<u>\$31,790,651</u>
Amount in force at end of the year.....	<u>\$223,616,969</u>	<u>\$47,457,902</u>	<u>\$4,599,982</u>	<u>\$275,674,753</u>

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	5,582	\$10,321,845 00
Policies issued during year.....	1,964	2,650,271 00
Total.....	6,896	\$12,972,116 00
Deduct ceased to be in force.....	581	1,072,492 00
In force December 31, 1891.....	6,315	\$12,499,624 00
Losses and claims paid during the year.....	86	154,081 88
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	\$468,468 88

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

CALIFORNIA.

(Incorporated December 28, 1867; commenced business January 1, 1868.)

HOME OFFICE, SAN FRANCISCO.

GEO. A. MOORE, *President.*J. N. PATTON, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

CAPITAL.

Capital stock paid.....\$100,000

Balance of net or ledger assets December 31, 1890.....\$2,026,375 13

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$93,048 35	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	403,723 84	
Cash received from accident business.....	299,506 06	
Total.....	\$796,279 25	
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company.....	4,472 98	
Total premium income.....		\$791,806 27
Cash received for interest upon mortgage loans.....		107,574 12
Cash received for interest on bonds owned, and dividends on stock.....		14,557 79
Cash received for interest on premium notes, loans, or liens.....		6,391 70
Cash received for interest on other debts due the company.....		4,068 07
Cash received for rents for use of company's property.....		944 88
Cash received for profits on bonds, or stocks, <i>actually sold</i>		4,016 25
Total income during the year.....		929,359 08
Total.....		\$2,955,734 21

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions: life, \$158,700.28; accident, \$196,644.42.....	\$290,344 70	
Premium notes, loans, or liens used in payment of the same.....	397 99	
Cash paid for matured endowments and additions.....	58,530 21	
Premium notes, loans, or liens used in payment of same.....	417 65	
Total.....	\$344,890 55	
Deduct amount received from other companies for losses or claims on policies of this company reinsured, of which \$2,310.95 is in accident dept. and \$1,570 life.....	8,880 95	
Total amount actually paid for losses and matured endowments.....		\$341,009 60
Cash paid to annuitants.....		3,452 97
Cash paid for surrendered policies.....		19,997 61
Premium notes, loans or liens used in purchase of surrendered policies.....		3,845 32
Cash surrender values, including reconverted additions, applied in payment of premiums.....		65,694 12
Cash dividends paid to policy-holders, \$20,209.66, same applied in payment of premiums, \$35,243.65.....		55,453 81
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		1,175 07
(Total paid policy-holders.....)	\$490,728 00)	

Cash paid stockholders for interest or dividends.....	\$10,000 00
Cash paid for commissions to agents.....	176,309 60
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	19,907 28
Cash paid for medical examiners' fees.....	9,750 50
Cash paid for salaries, and other compensation of officers and other office employees.....	42,406 88
Cash paid for state and local taxes in state where organized, \$1,166.83; taxes, licenses, fines, and fees in other states, \$3,481.09.....	9,647 92
Cash paid for rent.....	6,201 15
Cash paid for advertising.....	6,085 53
Cash paid for the following items, viz.: printing and stationery, \$12,353.71; legal fees, \$4,165.23; general expenses, \$12,071.67.....	28,590 66
(Total expenses of management.....)	\$298,275 00)
Total disbursements during the year	\$798,003 00
Balance December 31, 1891.....	\$2,157,731 21

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered cost value.....	\$360,552 71
Loans secured by mortgages of real estate, first liens.....	1,349,417 54
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$5,000.....	2,500 00
Loans made in cash to policy-holders on this company's policies.....	29,585 44
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	38,555 25

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks:	Cost value.	Market value.	
160 shares Sather Banking Co.....	\$16,000 00	\$18,400 00	
300 shares Pacific Gas Improvement Co.....	19,500 00	23,700 00	
Bonds:			
Southern Pacific Branch R'y Co.....	49,450 00	47,700 00	
Ferries & Cliff House R'y Co.....	104,125 00	105,000 00	
Los Angeles Cable R'y Co.....	27,000 00	25,000 00	
Totals (carried out at cost value)	\$216,075 00	\$219,800 00	216,075 00

Cash in company's office, \$7,552.93; cash deposited in bank, \$126,163.94; total cash	133,716 87
Agent's ledger balances.....	23,479 69
Furniture and fixtures.....	3,848 71
Total net or ledger assets as per balance.....	\$2,157,731 21

OTHER ASSETS.

Interest due \$38,726.10, and accrued \$28,880.25, on bonds and mortgages.....	\$57,106 35
Interest due \$750.00, and accrued \$3,140.00 on bonds and stocks.....	3,590 00
Interest accrued on collateral loans.....	303 38
Interest accrued on premium notes, loans or liens.....	3,540 02
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$162,096 15
Gross deferred premiums on policies in force Dec. 31, 1891.....	44,308 56
Total	\$206,406 71
Deduct the loading on above gross amount.....	46,659 96
Net amount of uncollected and deferred premiums.....	159,746 75
Total of other assets.....	228,311 48
Total assets.....	\$2,386,042 69
Deduct items not admitted.....	27,028 40
Total admitted assets.....	\$2,358,714 29

Items not admitted.

Furniture, fixtures, and safes.....	\$3,848 71
Agent's balances.....	23,479 69
Total items not admitted.....	\$27,028 40

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the California Insurance Department, according to the *American experience table of mortality, with 4 1-2 per cent interest*, life department \$1,908,088, accident department \$140,836.00.. \$2,048,869 00

Net reinsurance reserve.....		\$2,048,869 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due, life department.....	\$14,328 00	
Claims for death losses, accident department.....	10,125 00	
Claims for death losses, and other policy claims resisted by the company..	1,077 00	
Total policy claims.....		25,528 00
Total liabilities (except capital stock).....		\$2,072,397 00

Surplus as regards policy-holders, \$286,817.29, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$9,755,042 00	\$1,953,544 00	\$310,700 00	\$11,719,286 00
New policies.....	2,956,628 00	868,905 00	10,000 00	3,835,533 00
Old revived.....	31,500 00	32,500 00		64,000 00
Added by dividends.....	6,500 00	3,276 00		9,776 00
Totals.....	\$12,749,670 00	\$2,058,225 00	\$320,700 00	\$15,128,595 00
Ceased to be in force.				
By death.....	\$115,868 00	\$20,150 00	\$16,000 00	\$151,518 00
By maturity.....		54,245 00		54,245 00
By surrender.....	270,552 00	75,500 00		346,052 00
By lapse.....	1,029,000 00	205,040 00	10,000 00	1,244,040 00
By change and decrease.....	11,000 00	15,000 00		26,000 00
By expiry.....			7,600 00	7,600 00
Not taken.....	571,500 00	157,800 00		729,300 00
Totals.....	\$1,997,420 00	\$507,735 00	\$38,600 00	\$2,583,735 00
Amount in force at end of the year.....	\$10,752,250 00	\$1,550,490 00	\$287,100 00	\$12,589,840 00
Reinsured.....				27,000 00

LIFE BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	50	\$82,470
Policies issued during the year.....	25	\$8,000
Total.....	75	\$120,470
Deduct ceased to be in force.....	8	15,500
In force December 31, 1891.....	67	\$104,970
Losses and claims paid during the year.....	None.	None.
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, life department.....		\$3,708 85

PENN MUTUAL LIFE INSURANCE COMPANY.

PENNSYLVANIA.

(Incorporated February 24, 1847; commenced business May 25, 1847.)

HOME OFFICE, 921, 923 AND 925 CHESTNUT ST., PHILADELPHIA, PA.

EDWARD M. NEEDLES, *President.*HENRY C. BROWN, *Secretary and Treasurer.*

Attorney for Michigan, Wm. A. MOORE, of Detroit.

Balance of net or ledger assets December 31, 1890..... \$15,932,328 72

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$1,021,491 15	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	3,044,164 28	
Cash received for annuities.....	11,819 50	
Total.....	\$4,077,474 83	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	2,881 09	
Total premium income.....		\$4,074,593 19
Cash received for interest upon mortgage loans.....		845,312 91
Cash received for interest on bonds owned, and dividends on stock.....		830,409 16
Cash received for interest on premium notes, loans, or liens.....		89,572 26
Cash received for interest on collateral loans.....		175,590 74
Cash received for rents for use of company's property.....		31,131 01
Cash received as interest on general account.....		4,899 07
Total income during the year.....		5,001,508 34
Total.....		\$20,933,837 06

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$1,112,358 72	
Premium notes, loans, or liens used in payment of the same..	83,840 59	
Cash paid for matured endowments and additions.....	195,878 18	
Premium notes, loans, or liens used in payment of same.....	8,844 87	
Total.....	\$1,395,917 81	
Deduct amount received from other companies for losses or claims on policies of this company reinsured, of which \$3,000 is for matured endowments.....	3,000 00	
Total amount actually paid for losses and matured endowments.....		\$1,392,917 81
Cash paid to annuitants.....		1,460 52
Cash paid for surrendered policies.....		295,520 57
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		29,369 00
Cash dividends paid to policy-holders.....		594,595 12
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		67,180 45
(Total paid policy-holders.....	\$3,312,043 97)	
Cash paid for commissions to agents.....		451,478 83
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....		144,644 18
Cash paid for medical examiners' fees.....		50,584 88
Cash paid for salaries, and other compensation of officers and other office employees.....		90,878 30
Cash paid for state and local taxes in state where organized, \$99,892.83; taxes, licenses, fines, and fees in other states, \$50,633.20.....		150,526 03

Cash paid for rent.....	\$25,378 05
Cash paid for furniture and fixtures, and safes for home and agency offices.....	3,725 41
Cash paid for advertising, printing and supplies.....	36,209 11
Cash paid for the following items, viz.: postage and home office expenses, fire insurance, legal expenses, maintenance of building and loss on bonds and real estate sold.....	51,527 49
(Total expenses of management.....)	\$974,916 28)

Total disbursements during the year..... **\$3,286,953 25**

Balance December 31, 1891..... **\$17,646,877 81**

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$954,040 95
Loans secured by mortgages of real estate, first liens.....	6,964,839 14
Loans secured by stocks, bonds and other securities held as collaterals.....	2,014,100 00
Loans made in cash to policy-holders on this company's policies.....	694,312 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	577,833 24

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
U. S. registered, Consols of 1907.....	\$115,000 00	\$135,125 00
Penn. R. R., registered.....	106,000 00	137,800 00
" " " navy yard.....	100,000 00	112,000 00
Penn. Equipment Trust certificates.....	100,000 00	95,000 00
American Steamship Co., coupon.....	25,000 00	26,500 00
Northern Central R'y, coupon.....	110,000 00	121,000 00
North Penn. R. R., coupon.....	100,000 00	125,000 00
Phila. & Reading R. R. Gold Car Trust, coupon certificates.....	89,000 00	89,000 00
" " " coupon gold.....	100,000 00	104,500 00
North East Pa. R. R. coupon gold m'tg.....	126,000 00	123,430 00
Carthage & Adirondack N. Y. R'y, coupon gold.....	50,000 00	40,000 00
" " " ".....	13,000 00	6,500 00
Poughkeepsie Bridge Co., N. Y., coupon gold.....	100,000 00	56,000 00
Dutchess County R. R. Co.....	15,000 00	15,000 00
North Western N. C. R. R., coupon gold.....	105,000 00	91,350 00
East Tenn., Va. & Ga. & Richmond and Danville R. R. Co.'s coupon Cincinnati extension gold m'tg.....	100,000 00	72,000 00
Marietta & N. Ga. R'y Co., coupon gold.....	105,000 00	63,000 00
Norfolk & Western R. R. Co. Equipment, coupon gold.....	100,000 00	95,000 00
Columbus & Cincinnati (O.) Midland R. R., coupon.....	150,000 00	142,500 00
Ohio River R. R., coupon gold.....	100,000 00	96,000 00
Toledo Belt R'y, coupon gold.....	127,000 00	129,540 00
Toledo O. Electric Street R'y, coupon gold.....	100,000 00	92,500 00
Toledo & Ohio Central Extension R. R., coupon.....	125,000 00	116,250 00
Grand Rapids & Indiana R. R., coupon.....	100,000 00	80,000 00
Terre Haute & Logansport, Ind., R. R., coupon.....	100,000 00	103,000 00
Chicago & West. Mich. R'y, coupon m'tg.....	100,000 00	95,000 00
Jacksonville, Louisville & St. Louis R'y, coupon gold.....	53,000 00	47,700 00
Venice & Carondelet R'y, coupon.....	100,000 00	100,000 00
" " " ".....	100,000 00	100,000 00
Sioux City, Ia., Terminal R. R. & Warehouse, coupon gold.....	150,000 00	150,000 00
Minneapolis & St. Louis R. R., coupon gold.....	100,000 00	108,000 00
Minneapolis & Duluth R. R., coupon gold.....	50,000 00	54,000 00
United Security Life Ins. & Trust Co. of Pa., reg. col. trust.....	50,000 00	50,000 00
Chester, Pa., reg.....	100,000 00	110,000 00
Duquesne Club, Pittsburgh, Pa., coupon.....	104,000 00	105,040 00
Salem, N. J., reg.....	80,000 00	64,200 00
Winston Township, N. C., coupon.....	65,000 00	66,950 00
Durham, N. C., coupon.....	70,000 00	72,100 00
City of Fernandina, Fla., coupon.....	40,000 00	40,000 00
Xenia City, O., coupon.....	45,000 00	47,250 00
" " " ".....	4,000 00	4,200 00
" " " ".....	16,000 00	16,480 00
" " " ".....	3,000 00	3,000 00
Piqua City, O., school house, coupon.....	12,000 00	12,360 00
Findlay, O., coupon.....	75,000 00	77,250 00
Mt. Vernon, O., coupon.....	22,000 00	23,660 00
Ravenna, O., coupon.....	60,000 00	63,000 00
City of Lima, O., coupon.....	150,000 00	156,000 00
Louisville, Ky., city, coupon.....	54,000 00	60,000 00
Evansville, Ind., coupon.....	45,000 00	44,100 00
St. Joseph, Mo., coupon funding.....	100,000 00	112,000 00
Atchison, Kas., coupon.....	75,000 00	61,500 00
City and Township of Independence, Kan., coupon.....	46,200 00	50,125 00
County of Saline, Kan., coupon.....	84,000 00	86,520 00
Duluth, Minn., Board of Trade, coupon.....	40,000 00	40,200 00

Bonds:

	<i>Cost value.</i>	<i>Market value.</i>
Lincoln City, Neb., coupon.....	\$40,000 00	\$42,000 00
Nebraska City, Neb., coupon refunding.....	100,000 00	108,000 00
Hastings, Neb., coupon.....	100,000 00	101,000 00
City of Beatrice, Neb., coupon.....	70,000 00	70,700 00
Commercial Club of City of Ft. Worth, Tex., coupon.....	20,000 00	20,800 00
National Water Works Investment Co., N. Y., coupon.....	100,000 00	98,000 00
National Water Works Co., of N. Y., con. gold coupon.....	100,000 00	100,000 00
Hudson River Water Power & Paper Co., coupon gold.....	50,000 00	51,500 00
Jamestown, N. Y., Water Supply Co., coupon.....	150,000 00	154,500 00
Jamestown, N. Y., Gas Co., coupon.....	45,000 00	45,900 00
Chillicothe, O., Gas & Water Co., coupon.....	83,500 00	84,385 00
Hamilton & Rossville, O., Hydraulic Co., coupon.....	50,000 00	50,500 00
St. Jo., Mo., Water Co., coupon gold.....	100,000 00	105,000 00
Joplin, Mo., Water Co., coupon.....	75,000 00	78,750 00
Hot Springs, Ark., Water Co., coupon.....	100,000 00	102,000 00
Union Stock Yard Co. of Sioux City, Ia., coupon.....	90,000 00	92,700 00
Burlington, Ia., Water Co., coupon.....	57,000 00	60,420 00
Boonville, Mo., Water Co., coupon.....	50,000 00	49,000 00
Champaign & Urbana, Ills., Water & Electric Light Co., c'n.....	100,000 00	97,500 00
Freeport, Ill., Water Co., coupon gold.....	107,000 00	110,210 00
Austin, Texas, Water Co., coupon gold.....	180,000 00	130,000 00
Totals (carried out at cost value).....	\$5,928,330 78	\$6,104,088 00

\$5,928,830 78

Cash in company's office, \$6,207.27; cash deposited in bank, \$367,200.00; total cash.....	373,407 27
Cash deposited with treasurer of Mississippi.....	20,000 00
Bills receivable, \$50,879.20; agents' ledger balances, \$9,359.54; total.....	60,238 74
Bills receivable and secured by collateral.....	49,165 69
Sundry accounts.....	10,000 00
Total net or ledger assets as per balance.....	\$17,646,877 81

OTHER ASSETS.

Interest due, \$4,632.35, and accrued, \$123,732.57, on bonds and mortgages....	\$128,365 42
Interest due and accrued on bonds and stocks.....	1,404 50
Interest due, \$792.32, and accrued, \$30,844.07, on collateral loans.....	21,438 39
Interest accrued on bank deposits.....	1,095 50
Rents due, \$1,211.02, and accrued, \$565.47, on company's property or lease....	1,766 49
Market value of bonds and stocks over cost.....	175,257 22
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$362,494 59
Gross deferred premiums on policies in force Dec. 31, 1891.....	356,486 62
Total.....	\$718,981 21
Deduct the loading on above gross amount.....	148,796 24
Net amount of uncollected and deferred premiums.....	575,184 97
Total of other assets.....	904,510 49
Total assets.....	\$18,551,388 30
Deduct items not admitted.....	68,525 23
Total admitted assets.....	\$18,482,863 07

Items not admitted.

Agents' balances.....	\$9,359 54
Sundry accounts.....	10,000 00
Bills receivable.....	49,165 69
Total items not admitted.....	\$68,525 23

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Pennsylvania insurance department according to the combined experience table of mortality, with 4 per cent interest.....	\$15,871,969 00
Net reinsurance reserve.....	\$15,871,969 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due..... \$95,292 00

Total policy claims	\$95,292 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	53,184 25
Amount of any other liability of the company, viz.: depreciation in collateral loans	12,400 00
Premiums paid in advance, \$6,872.92; scrip outstanding, \$8,630	15,502 92
Total liabilities (except capital stock)	\$16,048,348 17

Surplus as regards policy-holders, \$2,434,514.00, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Additions.</i>	<i>Total.</i>
In force at end of previous year	\$58,174,661	\$24,896,729	\$2,504,989	\$350,472	\$86,027,851
New policies	15,648,415	6,453,279	1,262,400	-----	24,026,542
Old revived	903,624	157,606	891,500	312	1,421,542
Old increased and changed	52,015	43,990	23,500	576	108,531
Added by dividends	-----	-----	-----	96,116	96,116
Totals	\$72,173,715	\$31,611,604	\$4,687,339	\$447,476	\$115,991,452
<i>Ceased to be in force.</i>					
By death	\$512,174	\$222,173	\$16,350	\$7,071	\$1,104,288
By maturity	-----	194,189	-----	5,579	199,718
By expiry	-----	-----	344,500	-----	344,500
By surrender	677,491	487,620	387,117	11,718	1,597,946
By lapse	3,615,300	1,068,000	218,130	3,458	5,177,638
By change and decrease	199,353	202,540	97,048	-----	512,241
Not taken	1,934,650	1,185,900	114,100	-----	3,200,650
Totals	\$7,229,468	\$3,350,672	\$1,127,245	\$27,826	\$12,237,961
Amount in force at end of the year	\$64,944,245	\$28,260,932	\$3,560,094	\$419,650	\$103,753,521
Reinsured	-----	-----	-----	-----	149,100

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890	1,430	\$3,094,450 00
Policies issued during year	256	638,099 00
Total	1,686	\$3,732,450 00
Deduct ceased to be in force	210	421,000 00
In force December 31, 1891	1,476	\$3,311,450 00
Losses and claims paid during the year	13	15,108 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash	-----	\$125,725 52

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated, May, 1831; commenced business, May, 1831.)

HOME OFFICE, HARTFORD.

JONATHAN B. BUNCE, *President*.CHAS. H. LAWRENCE, *Secretary*.

Attorney for Michigan, ADELBERT H. BABCOCK, of Detroit.

Capital stock paid up in cash, and not yet purchased
by the policy-holders under act of the legislature.. \$1,050

Balance of net or ledger assets December 31, 1890..... \$9,695,334 77

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$131,639 89	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	631,390 58	
Total.....	\$763,030 47	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less dividends thereon.....	4,439 16	
Total premium income.....		\$758,591 31
Cash received for interest upon mortgage loans.....		401,020 95
Cash received for interest on bonds owned, and dividends on stock.....		74,283 46
Cash received for interest on premium notes, loans, or liens.....		45,119 84
Cash received for interest on other debts due the company.....		11,229 53
Cash received for rents for use of company's property.....		48,838 12
Cash received as discount on claims paid in advance.....		131 78
Total income during the year.....		1,339,264 49
Total.....		\$11,034,599 26

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$354,835 64	
Premium notes, loans, or liens used in payment of the same.....	39,895 43	
Cash paid for matured endowments and additions.....	194,245 99	
Premium notes, loans, or liens used in payment of the same.....	8,845 01	
Total.....	\$797,872 07	
Deduct amount received from other companies for losses or claims on policies of this company reinsured.....	5,000 00	
Total amount actually paid for losses and matured endowments.....		\$792,872 07
Cash paid to annuitants.....		150 00
Cash paid for surrendered policies.....		27,194 00
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		8,601 07
Cash surrender values, including reconverted additions applied in payment of premiums.....		15,893 15
Cash dividends paid to policy-holders, \$1,060.04, same applied in payment of premiums, \$120,347.10.....		121,307 14
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		696 41
(Total paid policy-holders.....	\$966,213 84)	
Cash paid for commissions to agents.....		105,051 37
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....		61,223 18

Cash paid for medical examiners' fees.....	\$10,966 79
Cash paid for salaries, and other compensation of officers and other office employees.....	52,324 91
Cash paid for state and local taxes in state where organized, \$24,502.47; taxes, licenses, fines, and fees in other states, \$21,788.90.....	46,290 77
Cash paid for rent.....	18,046 84
Cash paid for care and repair of real estate.....	16,825 38
Cash paid for commuted commissions.....	3,010 22
Cash paid for furniture and fixtures, and safes for home and agency offices.....	10,211 35
Cash paid for advertising.....	
Cash paid for the following items, viz.: books, blanks and stationery, \$11,941.83; exchange, \$670.97; postage, \$4,354.06; legal expenses, \$1,237.50; expenses, \$7,993.18.....	29,217 49
Balance of profit and loss account.....	15,306 01
(Total expenses of management.....)	\$963,476 26)

Total disbursements during the year..... \$1,329,690 10

Balance December 31, 1891..... \$9,704,909 16

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$1,067,456 50
Loans secured by mortgages of real estate, first liens.....	5,514,451 73
Loans secured by stocks, bonds and other securities held as collaterals.....	14,600 00
Loans made in cash to policy-holders on this company's policies.....	44,193 60
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	755,281 32

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Erie 1st cons. mortgage.....	\$120,833 75	\$135,000 00
Chicago, Milwaukee & St. Paul 1st mortgage, So. Minn. Div.....	50,375 00	57,500 00
Vermont Valley R. R. Co. of 1871.....	108,750 00	110,000 00
Hartford & Conn. Western R. R. Co's.....	50,000 00	50,000 00
St. Louis & San Francisco R. R. Co's 1st mortgage.....	44,460 00	44,000 00
Louisville, New Albany & Chicago R'y Co's 1st mortgage		
Chicago & Indianapolis Div.....	27,420 00	27,500 00
Louisville & Frankfort, and Lexington & Frankfort R. R.		
Co's 1st mortgage, Cincinnati branch.....	16,600 00	16,500 00
Flint & Pere Marquette R. R. Co., consolidated 1st mort'ge	50,000 00	50,000 00
Chicago, Rock Island & Pacific R'y Co., 1st mortgage ex-		
tension and collateral.....	24,556 25	25,000 00
Baltimore Belt R. R. Co's 1st mortgage gold.....	25,375 00	25,375 00
Western Union Telegraph Co's sinking fund registered.....	22,200 00	23,000 00
Tarkio Valley R. R. Co's 1st mortgage.....	18,721 25	18,721 25
Indiana & Lake Michigan R'y Co's 1st mortgage 50-year		
gold.....	10,000 00	10,000 00
Lake Shore & Michigan Southern R'y Co's 2d mortgage.....	30,062 50	30,062 50
Chesapeake & Ohio R'y Co's 1st consolidated, Richmond &		
Alleghany Div.....	18,375 00	18,750 00
Hannibal & St. Joseph R. R. Co's consolidated mortgage.....	28,250 00	29,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. Co's		
consolidated general mortgage.....	5,775 00	5,775 00
Evansville & Indianapolis R. R. Co's 1st mortgage.....	27,500 00	27,500 00
Rochester & Pittsburgh R. R. Co's 1st mortgage.....	11,375 00	11,375 00
Northern Pacific R. R. Co's 1st mortgage, Missouri Div.....	8,340 00	8,340 00
Cincinnati, Dayton & Ironton R. R. Co's 1st mortgage gold	9,550 00	9,550 00
St. Paul & Northern Pacific R. R. Co's 40-year gold.....	17,362 50	17,550 00
Lehigh Valley Terminal R'y Co's 1st mortgage gold.....	51,875 00	52,000 00
Valley Falls township, Kansas.....	14,835 00	23,000 00
Niagara Falls Park debenture, guar'd by Prov. of Ontario.....	103,747 60	103,747 60
County of Middlesex, Prov. of Ontario, D. of C. debentures		
Licking, Ohio, bridge.....	25,500 00	25,500 00
Pierce, Washington, funding.....	52,000 00	52,000 00
City of Blair, Washington county, Neb., court house.....	5,075 00	5,075 00
Columbus, Ohio, improvement.....	47,399 30	47,399 30
Lincoln, Neb., paving and sewer.....	44,705 00	44,705 00
Topeka, Kas., improvement.....	53,046 20	53,046 20
Urbana, Ohio, general fund.....	26,750 00	26,750 00
Kansas City, Kansas, improvement.....	23,969 64	23,969 64
Coldwater, Mich., water works.....	35,125 00	35,125 00
Fostoria, Ohio, water works.....	10,000 00	10,000 00
Seattle, Washington, water works and sewer.....	25,000 00	25,000 00
St. Paul, Minn., certificate of indebtedness.....	50,250 00	50,250 00
Portland, Oregon.....	59,325 00	59,325 00
Cheyenne, Wyoming, viaduct.....	30,000 00	30,000 00
Ogden City, Utah Territory, sewer.....	7,720 00	7,720 00

Bonds:

	<i>Cost value.</i>	<i>Market value.</i>
School district of Sioux City, Iowa.....	\$84,825 00	\$84,825 00
of Superior, Neb.....	12,600 00	12,600 00
of Syracuse, Neb.....	10,850 00	10,850 00
of Stanbury, Mo.....	9,045 00	9,045 00
of Maryville, Mo.....	4,140 00	4,140 00
of Trenton, Mo.....	19,800 00	19,800 00
of Gault, Mo.....	105 00	100 00
of Rockport, Mo.....	4,020 00	4,020 00
of Barnard, Mo.....	2,010 00	2,010 00
of Eaton, Mo.....	2,512 50	2,512 00
No. 5, Sheridan, Worth Co., Mo.....	1,648 00	1,648 00
of Mankato, Minn.....	15,247 50	15,247 50
No. 27, Humboldt, Richardson Co., Neb.....	9,185 00	9,185 00
of Onawa, Iowa.....	4,040 00	4,040 00
No. 15, Nelson, Nuckolls, Co., Neb.....	17,900 00	17,900 00
No. 2, Lewis and Clark Co., Montana.....	10,100 00	10,100 00
No. 29, Polk Co., Oregon.....	12,840 00	12,840 00
No. 1, Lewis and Clark Co., Montana.....	25,687 50	25,687 50
No. 1, county of Laramie, Wyoming.....	21,000 00	21,000 00
No. 1, Colfax, Whitman Co., Washington.....	30,158 00	30,150 00

Stocks:

Charter Oak National Bank, Hartford, Conn.....	19,662 00	21,400 00
First National Bank, Hartford, Conn.....	22,255 00	21,200 00
Ætna National Bank, Hartford, Conn.....	8,500 00	4,025 00
Mercantile National Bank, Hartford, Conn.....	6,950 00	8,500 00
American National Bank, Hartford, Conn.....	86,898 00	44,800 00
Farmers and Mechanics National Bank, Hartford, Conn.....	4,080 00	4,070 00
Phoenix National Bank, Hartford, Conn.....	26,000 00	25,400 00
National Exchange Bank, Hartford, Conn.....	18,900 00	18,900 00
Toledo National Bank, Toledo, Ohio.....	9,180 00	2,170 00
United States Bank, Hartford, Conn.....	5,000 00	15,000 00
City Bank of Hartford, Conn.....	9,450 00	9,450 00
Hartford City Gas Light Co.....	7,350 00	8,500 00
Security Company, Hartford, Conn.....	10,000 00	15,000 00
New York, New Haven & Hartford R. R. Co.....	9,020 00	11,250 00
Fort Wayne & Jackson R. R. Co. preferred, guar'd by L. S. & Mich. S. R. R. Co.....	55,500 00	56,000 00

Totals (carried out at cost value).....

\$1,910,249 49

\$1,969,716 49

\$1,910,249 49

Cash in company's office, \$374.83; cash deposited in bank, \$378,298.69;
total cash.....

378,673 52

Total net or ledger assets as per balance.....

\$9,704,909 16

OTHER ASSETS.

Interest due, \$44,837.80, and accrued, \$104,936.63, on bonds and mortgages.....	\$149,774 43
Interest accrued, on premium notes, loans or liens.....	12,145 94
Market value of bonds and stocks over cost.....	59,467 00
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$78,962 13
Gross deferred premiums on policies in force Dec. 31, 1891.....	55,786 75
Total.....	\$134,098 88
Deduct the loading on above gross amount.....	26,819 77
Net amount of uncollected and deferred premiums.....	107,279 11

Total of other assets.....

328,666 48

Total admitted assets.....

\$10,033,575 64

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Connecticut insurance department, according to the *actuaries or combined experience table of mortality, with 4-3 per cent interest*.....

\$8,292,640

Deduct net value of risks of this company reinsured in other solvent companies.....

11,253

Net reinsurance reserve.....

\$8,281,387 00

Special policy reserve.....

451,355 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....

\$98,892 00

Total policy claims.....

98,898 00

Amount of any other liability of the company, viz.: reserve on real estate account, \$67,627.42; reserve for balance of capital stock, \$5,385.66; premiums paid in advance, \$12,518.....

\$85,531 08

Total liabilities (except capital stock)..... \$8,916,671 08

Surplus as regards policy-holders, \$1,116,904.56, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Additions.</i>	<i>Total.</i>
In force at end of previous year.....	\$16,622,255	\$3,250,789	\$24,000	\$167,892	\$20,064,936
New policies.....	2,773,956	2,446,504	13,000	-----	5,233,460
Old revived.....	1,000	1,000	-----	-----	2,000
Old increased.....	-----	4,000	-----	-----	4,000
Transfer 1891 and before.....	-----	3,500	9,150	22,083	34,733
Totals.....	<u>\$19,402,211</u>	<u>\$10,705,593</u>	<u>\$46,150</u>	<u>\$189,975</u>	<u>\$30,343,939</u>
<i>Ceased to be in force.</i>					
By death.....	\$490,981	\$94,257	-----	\$1,581	\$586,819
By maturity.....	-----	200,321	\$2,000	2,270	202,591
Reduced.....	6,800	11,550	-----	-----	18,350
By surrender.....	54,427	77,745	-----	2,624	134,796
By lapse.....	365,088	690,250	-----	1,563	1,046,901
Paid up by change and decrease.....	124,791	90,700	-----	1,188	216,629
By transfer, change of plan in 1891 and before.....	4,011	6,689	2,000	-----	12,700
Not taken.....	408,571	611,697	-----	-----	1,020,268
Totals.....	<u>\$1,454,669</u>	<u>\$1,773,659</u>	<u>\$4,000</u>	<u>\$9,176</u>	<u>\$3,241,504</u>
Amount in force at end of the year.....	\$17,947,542	\$8,981,984	\$42,150	\$189,799	\$27,102,425
Reinsured.....	-----	-----	-----	-----	163,133

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890.....	509	\$661,795
Policies issued during year.....	414	713,332
Total.....	923	\$1,375,127
Deduct ceased to be in force.....	106	170,772
In force December 31, 1891.....	815	\$1,204,355
Losses and claims paid during the year.....	16	15,675
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	\$27,549 37

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK.

(Incorporated February 25, 1875; commenced business August 10, 1875.)

HOME OFFICE, 29 BROADWAY, NEW YORK.

SHEPPARD HOMANS, *President*. - - - - - WM. E. STEVENS, *Secretary*.

Attorney for Michigan, PERRIN H. FOX, of Grand Rapids.

CAPITAL.

Capital stock paid.....\$100,000

Balance of net or ledger assets December 31, 1890 \$749,601 69

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$249,614 50	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,040,577 68	
Premiums paid by dividends.....	332,469 69	
Total	\$1,622,661 87	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	10,068 54	
Total premium income	\$1,612,593 33	
Cash received for interest upon mortgage loans.....	5,644 56	
Cash received for interest on bonds owned, and dividends on stock.....	17,465 00	
Cash received for interest on collateral loans.....	513 15	
Cash received for interest on deposits in trust companies.....	3,760 19	
Cash received for rents for use of company's property.....	492 11	
Total income during the year		1,640,468 34
Total		\$2,390,070 03

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$768,191 86	
Cash paid for matured endowments and additions.....	5,267 54	
Total	\$773,459 40	
Deduct amount received from other companies for losses or claims on policies of this company reinsured.....	4,000 00	
Total amount actually paid for losses and matured endowments	\$769,459 40	
Cash paid to annuitants.....	100 00	
Cash paid for surrendered policies.....	3,134 49	
Cash dividends paid to policy-holders, \$246.54; same applied in payment of premiums, \$332,469.69.....	332,716 23	
(Total paid policy-holders)	\$1,105,410 12	
Cash paid stockholders for interest or dividends.....	6,977 60	
Cash paid for commissions to agents.....	188,338 88	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	24,054 08	
Cash paid for medical examiners' fees.....	21,364 50	
Cash paid for salaries, and other compensation of officers and other office employees.....	60,147 94	
State and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	19,687 27	

Cash paid for rent of home and agency offices.....	\$20,288 30
Cash paid for furniture and fixtures, and safes for home and agency offices.....	4,996 12
Cash paid for advertising.....	15,064 25
Cash paid for the following items, viz.: stationery and printing, \$8,560.92; postage and telegrams, \$6,832.53; legal expenses, \$6,116.96; attendance fees, \$2,250.00; general expenses, \$3,817.55.....	27,077 97
(Total expenses of management.....)	\$80,839 81

Total disbursements during the year..... \$1,493,327 03

Balance December 31, 1891..... \$896,743 00

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$152,487 61
Loans secured by mortgages of real estate, first liens.....	76,650 00
Loans secured by stocks, bonds and other securities held as collaterals.....	7,500 00
Loans made in cash to policy-holders on this company's policies.....	490 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

United States bonds:	Cost value.	Market value.	
United States.....	\$125,000 00	\$116,875 00	
Municipal bonds:			
Richmond City, Va.....	10,100 00	10,100 00	
Montreal.....	43,367 50	43,367 50	
Englewood, N. J., school.....	12,382 01	12,382 01	
Railroad bonds:			
A. Jewell Co. & Western.....	15,190 00	14,720 00	
Toledo, Ann Arbor & Lake Mich.....	18,500 00	18,635 00	
Toledo & Ohio Central.....	7,720 00	8,260 00	
Cincinnati, Sandusky & Cleveland.....	5,075 00	5,250 00	
Texas & Pacific.....	22,947 50	20,875 00	
Louisville, St. Louis & Texas.....	9,750 00	8,750 00	
Duluth, So. S. & Atlantic.....	33,712 50	39,400 00	
Chesapeake & Ohio (R. & A. Div.).....	21,975 00	23,400 00	
Mo., Kan. & Texas.....	7,712 50	9,750 00	
Union Pac., Den. & Gulf.....	8,600 00	7,550 00	
Kanawha & Mich.....	26,250 00	25,550 00	
Wabash.....	15,187 50	15,525 00	
Chicago & Erie.....	4,768 75	4,860 00	
Mobile & Ohio.....	6,862 50	6,787 50	
Iowa Central.....	8,975 00	8,980 00	
N. Y., Chicago & St. Louis.....	18,257 50	19,200 00	
Ft. Worth & Denver City.....	29,587 50	29,400 00	
Bank stocks:			
Macon, Ga., Savings.....	1,980 00	1,980 00	
Provident National, of Waco, Texas.....	5,000 00	5,500 00	
Traders of Tacoma, Washington.....	5,750 00	5,750 00	
Citizen's National of Englewood, N. J.....	2,500 00	2,750 00	
Miscellaneous:			
Quebec Govt. bonds.....	14,562 50	14,562 50	
Northwestern Tel. Co.....	15,900 00	15,750 00	
Totals (carried out at cost value).....	\$502,833 26	\$496,949 51	502,833 26

Cash in company's office, \$1,860.77; cash deposited in bank, \$103,792.17;
total cash..... 105,652 94
Agents' ledger balances..... 51,129 19

Total assets..... \$896,743 00
Deduct depreciation..... 14,105 00

Total net or ledger assets as per balance..... \$882,638 00

OTHER ASSETS.

Interest accrued on bonds and mortgages.....	\$553 86
Interest accrued on bonds and stocks.....	5,916 64
Interest accrued on collateral loans.....	115 59
Rents due on company's property or lease.....	459 96
Market value of real estate over cost.....	14,000 00
Market value of bonds and stocks over cost.....	7,321 25
Due from other companies for losses or claims on policies of this company reinsured, since paid.....	4,000 00

Gross premiums due and unreported on policies in force December 31, 1891	\$83,461 83	
Gross deferred premiums on policies in force December 31, 1891	123,695 63	
Total	\$212,357 46	
Deduct the loading on above gross amount	42,471 49	
Net amount of uncollected and deferred premiums	\$169,885 97	
Total of other assets		\$202,153 27
Total assets		\$1,084,791 27
Deduct items not admitted		51,129 19
Total admitted assets		\$1,033,662 08

Items not admitted.

Agent's balances	\$51,129 19
Total items not admitted	\$51,129 19

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department, according to the <i>American experience table of mortality, with a 1-3 per cent interest</i>	\$352,009 00	
Net reinsurance reserve		\$352,009 00
Claims for death losses in process of adjustment and not due	\$51,000 00	
Claims for death losses, and other policy claims resisted by the company	25,519 67	
Total policy claims		79,519 67
Total liabilities (except capital stock)		\$431,528 67

Surplus as regards policy-holders, \$602,183.41, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
In force at end of previous year	\$100,396	\$380,050	\$64,701,078	\$65,181,509
New policies	448,500	246,000	15,488,105	16,182,605
Old revived			51,000	51,000
Old increased	1,000	8,000	8,000	17,000
Totals	\$549,896	\$584,050	\$80,198,178	\$31,333,114
<i>Ceased to be in force.</i>				
By death	\$1,000		\$738,750	\$734,750
By maturity		\$3,000		5,000
By expiry			9,707,418	9,707,418
By surrender	1,250	33,000		84,250
By lapse	25,150	58,000		83,150
By change and decrease	5,000	10,000	169,000	184,000
Not taken	38,000	44,100	825,000	907,100
Totals	\$70,400	\$150,100	\$11,435,168	\$11,655,668
Amount in force at end of the year	\$479,496	\$433,950	\$63,763,010	\$69,676,446
Reinsured			705,500	705,500

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890	237	\$1,399,500
Policies issued during year	94	244,500
Total	331	\$1,644,000
Deduct ceased to be in force	40	142,000
In force December 31, 1891	841	\$1,502,000
Losses and claims paid during the year	3	10,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		\$27,159 10

PRUDENTIAL LIFE INSURANCE COMPANY.

NEW JERSEY.

(Incorporated, 1873; commenced business, 1876.)

HOME OFFICE, NEWARK.

JOHN F. DRYDEN *President.*FORREST F. DRYDEN, *Secretary.*

Attorney for Michigan, JOHN NAYLOR, of Detroit.

CAPITAL.

Capital stock paid.....	\$837,200
Balance of net or ledger assets December 31, 1890.....	\$4,981,554 62

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$6,416,252 85
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	
Total.....	\$6,416,252 85
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	2,970 19
Total premium income.....	\$6,413,282 66
Cash received for interest upon mortgage loans.....	211,512 70
Cash received for interest on bonds owned, and dividends on stock.....	27,274 82
Cash received for interest on premium notes, loans, or liens.....	119 41
Cash received for interest on other debts due the company.....	46,074 04
Cash received for rents for use of company's property.....	5,268 00
Total income during the year.....	6,703,631 63
Total.....	\$11,685,186 25

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$2,079,969 36
Cash paid for surrendered policies.....	4,141 25
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	618 72
Cash surrender values, including reconverted additions applied in payment of premiums.....	6,651 69
Cash dividends paid to policy-holders, \$11,996.50; same applied in payment of premiums, \$2,225.04.....	14,221 54
(Total paid policy-holders.....)	\$2,105,302 56)
Cash paid stockholders for interest or dividends.....	82,720 00
Cash paid for commissions to agents.....	1,468,216 47
Cash paid for salaries and travelling expenses of managers of agencies, and general, special, and local agents.....	760,306 78
Cash paid for medical examiners' fees.....	74,922 75
Cash paid for salaries, and other compensation of officers and other office employees.....	233,863 80
Cash paid for state and local taxes in state where organized, \$46,570.79; taxes, licenses, fines, and fees in other states, \$44,458.72.....	90,839 51
Cash paid for rent.....	4,519 00
Cash paid for furniture and fixtures, and safes for home and agency offices.....	12,423 68
Cash paid for advertising.....	37,491 15
Cash paid for the following items, viz.: stationery, \$27,983.91; real estate expenses, \$827.89; building expenses, \$1,375.42; incidental, \$46,154.52.....	76,291 54
(Total expenses of management.....)	\$2,758,685 63)
Total disbursements during the year.....	4,947,908 19
Balance December 31, 1891.....	\$6,737,278 06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, <i>cost value</i>	\$1,375,780 28
Loans secured by mortgages of real estate, first liens.....	3,876,497 00
Loans made in cash to policy-holders on this company's policies.....	3,934 77

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Cost value.</i>	<i>Market value.</i>	
United States government.....	\$119,300 00	\$117,000 00	
Chicago, Burlington & Quincy R. R.....	130,125 00	122,000 00	
St. Louis, Jacksonville & Chicago R. R.....	17,360 00	16,660 00	
Lake Shore Railway.....	36,180 00	35,262 50	
Jackson, Lansing & Saginaw R. R.....	25,312 50	25,500 00	
Chicago & St. Louis R. R.....	111,000 00	111,500 00	
Chicago & Northwestern R. R.....	50,000 00	50,157 50	
Chicago & Milwaukee R. R.....	28,647 50	28,375 00	
Michigan Central R. R.....	85,587 50	86,100 00	
Burlington & Missouri River R. R.....	15,712 50	15,525 00	
Louisiana & Missouri River R. R.....	34,875 00	34,525 00	
Rapid Transit Railway (city of Newark).....	324,380 00	342,000 00	
Temporary loan, city of Newark.....	40,000 00	40,000 00	
Totals (carried out at <i>cost value</i>).....	\$963,690 00	\$974,655 00	968,690 00
Cash in company's office, \$96,660.33; cash deposited in bank \$415,715.68; total cash.....			512,376 01
Total net or ledger assets as per balance.....			\$6,737,278 06

OTHER ASSETS.

Interest due, \$9,203.49, and accrued, \$35,559.60, on bonds and mortgages.....	\$44,763 09	
Interest accrued on bonds and stocks.....	11,853 06	
Interest accrued on loans or liens.....	120 16	
Market value of bonds and stocks over <i>cost</i>	5,965 00	
Gross premiums due and unreported on policies in force Dec. 31, 1891, industrial, \$53,740.89; ordinary, \$18,138.58.....	\$51,874 27	
Gross deferred premiums on policies in force Dec. 31, 1891.....	69,304 60	
Total.....	\$121,178 87	
* Deduct the loading on above gross amount.....	30,983 92	
Net amount of uncollected and deferred premiums.....		90,194 95
Supplies, \$12,687.77; furniture, fixtures and safes, \$48,308.98.....		60,996 75
Total of other assets.....		213,393 01
Total assets.....		\$6,950,671 07
Deduct items not admitted.....		60,996 75
Total admitted assets.....		\$6,889,674 32

Items not admitted.

Furniture, fixtures and safes.....	\$48,308 98
Supplies, etc.....	12,687 77
Total items not admitted.....	\$60,996 75

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New Jersey insurance department, according to the <i>American experience table of mortality, with 4 1-2 per cent interest</i>	\$4,879,050 00
Net reinsurance reserve.....	\$4,879,050 00
Premiums paid in advance.....	2,097 26
Total liabilities (except capital stock).....	\$4,881,147 26

* 40 per cent deducted on industrial and 20 per cent on ordinary.

Surplus as regards policy-holders, \$2,008,527.06, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole life.</i>	<i>Endowment.</i>	<i>All others.</i>	<i>Total.</i>
In force at end of previous year.....	\$128,051,729	\$581,816	\$530,109	\$139,163,654
New policies.....	68,530,535	484,521	256,383	69,271,294
Old revived.....	5,037,638	14,000	-----	5,051,638
Old increased.....	8,068,405	-----	-----	8,068,405
Form changed.....	3,672	344	-----	4,016
Totals	\$214,711,979	\$1,080,681	\$786,347	\$216,579,007

Ceased to be in force.

By death.....	\$2,356,275	\$4,000	\$500	\$2,360,775
By expiry.....	-----	-----	92,500	92,500
By surrender.....	21,562	-----	7,000	28,562
By lapse.....	55,864,752	103,000	73,473	56,041,225
By change and decrease.....	5,673	3,000	31,930	40,603
Not taken.....	361,000	91,500	2,500	455,000
Totals.....	\$58,608,262	\$208,500	\$200,903	\$59,018,665
Amount in force at end of the year	\$156,102,717	\$572,181	\$538,444	\$157,200,342
Reinsured.....	11,000	-----	157,472	168,472

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890.....	9,449	\$1,135,220
Policies issued during year.....	12,074	1,479,017
Total.....	21,523	\$2,614,237
Deduct ceased to be in force.....	10,633	1,183,531
In force December 31, 1891.....	10,890	\$1,430,706
Losses and claims paid during the year.....	145	817,907
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$51,394 95
Industrial policies in force December 31, 1891, included in above exhibit, number 1,960,323, amount.....		150,758,907 00
Weekly annuities and health insurance in force Dec. 31, 1891, number 194, amount.....		761 00

STATE MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated, 1844; commenced business June, 1845.)

HOME OFFICE, 240 MAIN ST., WORCESTER, MASS.

A. G. BULLOCK, *President.*

H. M. WITTER, *Secretary.*

Attorney for Michigan, ALONZO E. BRADLEY, of Detroit.

Balance of net or ledger assets December 31, 1890..... \$6,138,933 68

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$332,239 92	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,266,855 38	
Total.....	\$1,599,095 25	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	7,852 65	
Total premium income.....	\$1,591,242 60	
Cash received for interest upon mortgage loans.....	61,237 60	
Cash received for interest on bonds owned, and dividends on stock.....	186,133 10	
Cash received for interest on premium notes, loans, or liens.....	8,224 60	
Cash received for interest on other debts due the company.....	43,321 01	
Cash received for rents for use of company's property.....	21,317 00	
Total income during the year.....		\$1,911,530 91
Total.....		\$8,050,464 59

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$387,539 54	
Cash paid for matured endowments and additions.....	76,209 00	
Total amount actually paid for losses and matured endowments.....	\$443,748 54	
Cash paid for surrendered policies.....	160,626 35	
Cash dividends paid to policy-holders.....	208,978 66	
(Total paid policy-holders.....)	\$313,353 55)	
Cash paid for commissions to agents.....	208,616 64	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents, and all other agency expenses.....	54,568 72	
Cash paid for medical examiners' fees.....	15,921 50	
Cash paid for salaries, and other compensation of officers, and other office employees.....	31,854 00	
Cash paid for state and local taxes in state where organized, \$3,207.97; taxes, licenses, fines, and fees in other states, \$12,865.19.....	21,073 16	
Cash paid for rent.....	3,000 00	
Cash paid for advertising, supplies, postage and all incidentals.....	19,184 88	
Cash paid for the following items, viz.: balance, profit and loss.....	1,423 75	
(Total expenses of management.....)	\$355,612 65)	
Total disbursements during the year.....		1,168,996 20
Balance December 31, 1891.....		\$6,881,468 39

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$390,000 00
Loans secured by mortgages of real estate, first liens.....	1,298,135 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$856,515.....	623,200 00
Loans made in cash to policy-holders on this company's policies.....	347,111 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	181,426 10

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Railroad stocks:	Cost value.	Market value.
Chicago & Northwestern.....	\$14,012 50	\$14,000 00
Morris & Essex.....	35,450 00	22,000 00
Chicago, Rock Island & Pacific.....	35,085 00	26,700 00
Old Colony.....	43,874 25	49,500 00
Chicago, Burlington & Quincy.....	13,853 00	11,999 00
Illinois Central.....	24,138 34	22,430 00
Chicago & Alton.....	27,860 00	28,000 00
Norwich & Worcester.....	86,237 75	29,000 00
New York, New Haven & Hartford.....	43,845 75	58,950 00
New London & Northern.....	23,077 00	26,550 00
Providence & Worcester.....	76,898 50	125,000 00
Boston & Albany.....	36,601 50	100,000 00
Witchburg.....	8,752 50	8,250 00
Boston & Maine.....	45,572 93	47,190 00
Boston & Albany Rights.....		12,500 00
Other stocks:		
State Safe Deposit Co.....	4,500 00	4,500 00

National bank stock:

	<i>Cost value.</i>	<i>Market value.</i>
Central, Worcester	\$2,500 00	\$3,750 00
First, Boston	5,000 00	12,000 00
City, Worcester	4,000 00	6,000 00
Third, Springfield	10,000 00	15,000 00
Hide & Leather, Boston	11,575 00	12,888 00
Shawmut, Boston	6,725 00	8,308 00
Atlantic, Boston	18,888 75	20,700 00
Eliot, Boston	4,075 50	4,920 00
Quinsigamond, Worcester	10,090 00	12,000 00
Howard, Boston	9,931 50	11,000 00
Leicester	2,650 00	3,750 00
Continental, Boston	10,012 50	13,000 00
Republic, Boston	7,562 50	12,000 00
Webster, Boston	5,275 00	5,000 00
Redemption, Boston	15,985 00	14,375 00
Tremont, Boston	13,300 00	10,200 00
Worcester	11,619 50	12,450 00
Millbury	5,000 00	5,300 00
Wachusett, Fitchburg	2,500 00	5,000 00
Revere, Boston	6,756 25	7,085 00
Adams, No. Adams	13,122 50	12,600 00

U. S. bonds:

U. S. bonds	166,000 00	174,000 00
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Railroad bonds:

Worcester & Nashua	61,500 00	61,200 00
Fitchburg	54,080 00	58,000 00
"	12,125 00	11,400 00
"	10,000 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford	33,000 00	33,000 00
N. Y., Lackawana & Western	46,333 75	51,200 00
"	26,987 50	27,250 00
Chicago & Northwestern	26,972 50	27,600 00
"	17,155 00	18,700 00
"	25,800 00	24,600 00
"	30,000 00	34,500 00
Michigan Central	25,000 00	27,750 00
"	110,000 00	119,000 00
"	10,300 00	10,600 00
New York Central & H. R.	21,075 00	20,400 00
"	32,325 00	32,400 00
New York & New England	10,662 50	12,100 00
Chicago, Burlington & Quincy	28,400 00	27,800 00
Chicago, Milwaukee & St. Paul	29,750 00	31,250 00
Evansville, Terre Haute & Chicago	10,250 00	11,000 00
Pittsburgh, Cleveland & Toledo	21,200 00	22,000 00
Chicago & Eastern Illinois	49,710 00	60,000 00
Boston Barre & Gardner	6,090 00	6,530 00
"	10,000 00	10,000 00
"	13,500 00	16,120 00
Strawn & Ind. State Line	26,700 00	27,500 00
Burlington & Missouri River	18,600 00	18,600 00
Central Pacific	30,000 00	33,300 00
Cleveland, Columbus, Cincinnati & Indianapolis	19,000 00	22,850 00
Baltimore & Ohio	50,000 00	54,000 00
St. Paul, Minneapolis & Manitoba	24,625 00	30,000 00
"	38,000 00	30,000 00
Lake Erie & Western	51,500 00	54,000 00
"	45,000 00	47,000 00
Housatonic	77,750 00	79,000 00
Long Island City & Flushing	50,000 00	54,000 00
Atlantic Ave.	15,675 00	15,800 00
Third Avenue	58,750 00	58,500 00
"	52,500 00	50,500 00
Chicago, Rock Island & Pacific	40,000 00	41,200 00
Terre Haute & Indianapolis	25,000 00	27,000 00
Chicago & Western Indiana	27,500 00	28,750 00
Kings County Elevated	25,000 00	25,000 00
Milwaukee City	25,000 00	25,750 00
Grand Ave.	24,125 00	25,000 00
Chicago, St. Paul, Minneapolis & Omaha	57,500 00	59,500 00
Fulton Elevated	25,000 00	25,000 00
Street R'y, Grand Rapids	10,800 00	11,000 00
"	5,250 00	5,500 00
Maine Central	21,455 00	21,000 00
Broadway Surface	18,700 00	19,000 00
"	42,000 00	42,000 00
Omaha Street R'y	39,300 00	40,000 00
Wabash	50,000 00	51,500 00
West Side, Milwaukee	50,000 00	52,000 00
Baltimore Belt	25,000 00	25,500 00
Akron & Chicago Junction	50,000 00	51,000 00
St. Louis, Alton & Terre Haute	23,000 00	23,100 00
Saginaw Union Street R'y	10,000 00	10,000 00
Consolidated Street R'y, Columbus, O.	50,000 00	50,000 00
Rutland R. B. Co.	10,950 00	10,900 00

City and town bonds:

	<i>Cost value.</i>	<i>Market value.</i>
Portland.....	\$19,000 00	\$24,000 00
Northampton.....	28,500 00	25,000 00
Meriden.....	10,000 00	10,300 00
Bangor.....	26,875 00	29,500 00
Lawrence.....	88,800 00 }	56,200 00
".....	20,000 00 }	
Newton.....	26,750 00	29,500 00
Lowell.....	52,000 00	52,000 00
Worcester.....	86,600 00	86,400 00
Providence.....	25,875 00	26,500 00
Boston.....	25,125 00	26,250 00
".....	25,000 00	26,250 00
Clinton.....	41,400 00	40,800 00
Beverly.....	51,375 00	52,000 00
St. Paul.....	50,500 00	50,000 00
Cincinnati.....	9,640 00	9,440 00
Minneapolis.....	41,922 50	42,640 00
St. Louis.....	21,450 00	21,200 00
Toledo.....	30,825 00	31,800 00
Quincy Water Co.....	20,000 00	20,000 00
Omaha.....	30,875 00	31,800 00
Nashville.....	10,000 00	10,000 00
Birmingham, Ala.....	26,750 00	26,250 00
Fostoria, O.....	20,000 00	20,600 00
Abstract Safety Vault Co., Chicago.....	52,000 00	54,000 00
Montclair, N. J., school.....	6,500 00	6,500 00
Cleveland, O.....	21,000 00	21,000 00
".....		
Columbus, O.....	52,500 00	52,500 00
Duluth.....	22,875 00	23,750 00

Totals (carried out at cost value)..... \$3,724,766 77 \$3,966,436 00 \$3,724,766 77

Cash in company's office, \$1,267.38; cash deposited in bank, \$80,587.14;	
total cash.....	81,854 52
Bills receivable, personal loans.....	40,000 00
Loans to cities and towns.....	13,000 00
Loans to corporations.....	178,975 00

Total net or ledger assets as per balance..... \$6,881,468 39

OTHER ASSETS.

Interest due and accrued on bonds and mortgage.....	\$12,870 00
Interest due and accrued on bonds and stocks.....	42,320 00
Interest due and accrued on collateral loans.....	4,735 00
Interest due and accrued on premium notes, loans or liens.....	8,075 00
Rents due and accrued on company's property or lease.....	2,500 00
Market value of bonds and stocks over cost.....	241,669 28

Total of other assets..... 312,169 23

Total assets.....	<u>\$7,193,637 63</u>
Deduct items not admitted.....	40,000 00
Total admitted assets.....	<u>\$7,153,637 63</u>

Items not admitted.

Bills receivable, personal security.....	<u>\$40,000 00</u>
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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Massachusetts insurance department, according to the <i>actuaries table of mortality, with 4 per cent interest</i>	\$6,251,551 12
Deduct net value of risks of this company reinsured in other solvent companies.....	10,745 96

Net reinsurance reserve..... \$6,240,805 16

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	<u>\$27,505 00</u>
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Total policy claims..... 27,505 00

Total liabilities (except capital stock)..... \$6,268,310 16

Surplus as regards policy-holders, \$835,327.46, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	Additions.	Total.
In force at end of previous year.....	\$9,116,680	\$25,621,209	\$290,062	\$35,017,951
New policies.....	346,770	7,195,800	-----	7,542,570
Old revived.....	2,500	6,000	-----	8,500
Old increased.....	2,338	12,686	-----	15,024
Added by dividends.....	-----	-----	73,772	73,772
Totals.....	\$9,468,288	\$32,835,695	\$353,834	\$42,657,817
<i>Ceased to be in force.</i>				
By death.....	\$177,850	\$196,313	\$7,296	\$381,459
By expiry.....	41,000	8,000	-----	49,000
By surrender.....	157,202	929,644	12,576	1,099,422
By lapse.....	53,500	686,500	-----	740,000
By change and decrease.....	85,438	808,024	-----	893,462
By maturity.....	-----	76,198	16	76,394
Not taken.....	50,500	750,000	-----	800,500
Totals.....	\$565,540	\$2,896,674	\$19,678	\$3,481,892
Amount in force at end of the year.....	\$8,902,748	\$29,939,021	\$334,156	\$39,175,925
Reinsured.....	45,000	100,000	-----	145,000

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	877	\$953,967
Policies issued during year.....	196	\$42,840
Total.....	573	\$1,301,237
Deduct ceased to be in force.....	52	127,321
In force December 31, 1891.....	521	\$1,173,908
Losses and claims paid during the year.....	2	4,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	\$43,751 19

TRAVELERS' INSURANCE COMPANY (LIFE DEPARTMENT).
CONNECTICUT.

(Incorporated June 17, 1863; commenced business July, 1865.)

HOME OFFICE, HARTFORD, CONN.

JAMES G. PATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

Attorney for Michigan JAMES W. THOMPSON, of Detroit.

Balance of net or ledger assets December 31, 1890..... \$10,757,353 74

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$349,361 70
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,351,269 05
Cash received for annuities.....	13,191 01
Total.....	\$1,713,825 76
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	46,900 63
Total premium income.....	\$1,666,925 13
Cash received for interest upon mortgage loans.....	226,172 56

Cash received for interest on bonds owned, and dividends on stock.....	\$228,615 43	
Cash received for interest on other debts due the company.....	50,486 76	
Cash received for rents for use of company's property.....	56,993 09	
Cash received for profits on bonds, or stocks, <i>actually sold</i>	4,822 35	
Total income during the year		\$2,261,994 32
Total		\$13,019,348 06

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$496,912 94	
Cash paid for matured endowments and additions.....	123,026 00	
Total amount actually paid for losses and matured endowments.....		\$609,938 94
Cash paid to annuitants.....		2,252 15
Cash paid for surrendered policies.....		122,349 96
(Total paid policy-holders).....	\$784,541 05)	
Cash paid stockholders for interest or dividends.....		96 000 00
Cash paid for commissions to agents.....		207,878 17
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....		60,006 92
Cash paid for medical examiners' fees.....		17,159 98
Cash paid for salaries, and other compensation of officers, and other office employees.....		73,352 00
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....		17,852 11
Cash paid for rent.....		1,278 19
Cash paid for advertising.....		19,558 97
Cash paid for the following items, viz.: traveling, book blanks and stationery, express, postage, expense, exchange, loss, and legal expenses.....		34,170 16
(Total expenses of management.....	\$481,546 50)	
Total disbursements during the year		1,262,087 55
Balance December 31, 1891.....		\$11,757,260 51

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, <i>cost value</i>	\$1,782,190 82
Loans secured by mortgages of real estate, first liens.....	3,100,933 80
Loans secured by stocks, bonds and other securities held as collaterals.....	698,454 56
Loans made in cash to policy-holders on this company's policies.....	380,932 48

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Province of Manitoba, Canada.....	\$79,443 47	\$80,942 40
Clark county, Dak., school district.....	5,952 00	6,300 00
Trall county, Dak.....	1,500 00	1,500 00
Riley county, Kan.....	48,000 00	48,000 00
Escambia county, Fla.....	8,380 00	3,080 00
Mecklenburg county, N. C.....	26,812 50	26,812 50
Pendleton county, Ky., turnpike.....	21,300 00	21,300 00
De Kalb county, Ala., court house.....	25,000 00	25,000 00
Otter Tail county, Minn.....	45,500 00	50,000 00
Butler county, Neb.....	57,085 00	56,370 00
Laramie county, Wyo.....	50,000 00	50,000 00
Sault Ste. Marie, Ont.....	50,996 00	51,000 00
Parkdale, Ont.....	11,765 00	13,300 00
Collingwood, Ont., school.....	7,750 00	8,215 00
Almonte, Ont.....	13,631 33	14,000 00
Paris, Ont. water works.....	8,567 75	8,960 00
Windsor, Ont.....	11,124 84	11,089 92
Coaticook, Quebec.....	25,875 00	26,500 00
Vernon, Conn.....	125,000 00	125,000 00
Cedartown, Ga.....	50,000 00	50,000 00
Frankfort, Dak., school.....	1,455 00	1,500 00
Lakin, Kan., bridge.....	5,453 00	5,000 00
Lancaster, Kan., railroad.....	14,850 00	15,000 00
Walnut, Kan., railroad.....	18,000 00	18,000 00
Rock Creek, Kan., railroad.....	25,000 00	25,000 00
Parker, Kan., railroad.....	24,500 00	25,000 00
Canton, Kan., railroad.....	15,200 00	16,000 00
Elk, Kan., railroad.....	12,125 00	15,000 00
Crawford, Kan., railroad.....	23,875 00	25,000 00
Blaine, Kan., railroad.....	12,200 00	16,000 00
Oswego, Kan., funding.....	10,000 00	10,000 00
Winnipeg, Man.....	54,470 00	54,000 00
Winona, Minn.....	33,000 00	38,000 00

Bonds:

<i>roads:</i>	<i>Cost value.</i>	<i>Market value.</i>
St. Paul, Minn., educational	\$50,500 00	\$50,500 00
Duluth, Minn., public improvement	30,254 49	30,254 49
Superior, Wis.	22,500 00	22,500 00
Port Townsend, Wash.	25,000 00	25,000 00
Colorado City, Col.	5,000 00	5,000 00
Canon City, Col.	30,070 00	31,000 00
Pueblo, Col., water	22,736 25	22,736 25
Cheyenne, Wyo., water	65,000 00	65,000 00
Lexington, Ky., school	30,600 00	30,800 00
Jacksonville, Fla., sanitary	4,000 00	4,000 00
Helena, Mont., sewerage	51,500 00	51,500 00
" " school district	23,876 30	23,876 00
Butte, Mont.	20,700 00	20,700 00
Logan, Utah	19,000 00	19,000 00
Council Bluffs, Ia., improvement	26,350 00	26,280 00
Sioux City	25,650 00	25,750 00
Falls City, Neb.	22,560 00	24,000 00
Tecumseh, Neb.	20,395 00	21,000 00
Lincoln, Neb.	15,000 00	15,000 00
Edgar, Neb.	12,935 00	13,000 00
Clyde City, Kan.	4,875 00	5,000 00
Arkansas, Kan., school	26,250 00	26,250 00
Topeka, Kan.	34,636 84	44,000 00
Ottawa, Kan.	8,160 00	8,160 00
Kansas City, Kan.	26,400 00	26,000 00
Sherbrooke, Quebec	30,750 00	32,400 00
Quebec	49,000 00	50,000 00
Hull, Quebec	10,200 00	10,200 00
St. Hyacinthe, Quebec	10,150 00	10,100 00
Montreal, Quebec, school	18,647 83	15,790 00
" " harbor	8,532 10	8,000 00
" " "	21,010 40	22,800 00
" " abattoirs	15,450 00	16,650 00
" " "	4,477 50	4,545 00
St. Thomas, Ont.	33,765 00	34,800 00
Toronto, Ont.	50,000 00	50,000 00
Guelph, Ont.	51,522 20	51,768 00
Port Hope, Ont.	60,600 00	60,600 00
Brantford, Ont.	53,102 50	53,900 00
Stratford, Ont., school	11,182 50	11,235 00
Vancouver, B. C.	10,920 00	10,930 00
Victoria, B. C.	13,250 00	12,500 00

Stocks:

Hartford City Gas Light Co.....	28,685 01	19,200 00
Hartford Loan and Trust Co., Denver, Col.....	241,200 00	241,200 00
Fruita Improvement Co., Denver, Col.....	10,742 89	9,945 00

Bonds:

Lake Superior Elevator Co., Duluth, Minn.	25,000 00	25,000 00
Hunt Drainage Dist., Hancock county, Ill.	80,000 00	80,000 00
Farmington River, Conn., Power Co.	15,000 00	15,000 00
Windsor Locks, Conn., Water Power Co.	32,300 00	32,300 00
Cumberland, Tenn., Pres. Publishing House	35,000 00	35,000 00
Fort Smith and Van Buren Co.	50,400 00	50,400 00
Black Rocks & Salisbury Beach St. Railway Co.	22,500 00	22,500 00
Toledo, Ohio, Electric Street R. R. Co.	22,125 00	22,125 00
Namkeag, Salem, Mass., Street R. R. Co.	47,500 00	47,500 00
Denver Consolidated Electric Co.	24,875 00	24,875 00
Western Union Telegraph Co.	73,875 00	73,875 00
Grape Creek, Ill., Coal Company	27,530 00	14,500 00
New England Terminal Co.	75,000 00	76,800 00
Allentown, Pa., Gas Co.	48,500 00	48,500 00
Lake Shore & Michigan Southern Railroad Co.	2,110 00	2,810 00
Mobile & Birmingham Railroad Co.	28,125 00	17,300 00
Atlantic & Pacific Railroad Co.	43,000 00	37,875 00
Oxford & Clarksville Railroad Co.	48,750 00	48,900 00
Toledo, Ann Arbor & Grand Trunk Railroad Co.	25,600 00	27,250 00
St. Louis & San Francisco Railroad Co.	100,500 00	109,000 00
Duluth & Manitoba Railroad Co.	50,437 50	52,000 00
Keokuk & Des Moines Railroad Co.	4,950 00	9,350 00
Prescott & Arizona Railroad Co.	41,625 00	41,550 00
Chicago, Milwaukee & St. Paul Railroad Co.	65,000 00	64,875 00
Canadian Pacific Railroad Co.	49,000 00	55,000 00
Stillwater & St. Paul Railroad Co.	32,690 00	31,920 00
Toledo, St. Louis & Kansas City Railroad Co.	87,750 00	83,700 00
Staten Island Rapid Transit Railroad Co.	29,000 00	28,250 00
Seattle, Lake Shore & Eastern Railroad Co.	47,500 00	47,500 00
Knoxville & Ohio Railroad Co.	43,980 00	46,010 00
Ohio Valley Railroad Co.	37,060 00	36,900 00
New Haven & Derby Railroad Co.	98,223 50	95,220 00
Eureka Springs Railroad Co.	28,200 00	25,750 00
Indiana & Lake Michigan Railroad Co.	50,000 00	50,000 00
Pittsburgh & Western Railroad Co.	7,612 50	8,100 00
Rio Grande Junction Railroad Co.	45,000 00	45,000 00
Philadelphia & Reading Railroad Co.	8,000 00	8,500 00
Texas & Pacific Railroad Co.	31,150 00	29,225 00
Duluth, South Shore & Atlantic Railroad Co.	4,825 00	4,875 00
Salt Lake City Railroad Co.	47,875 00	47,500 00
Cour d'Alene Railway & Navigation	51,250 00	50,750 00

Stocks:

	Cost value.	Market value.
Delaware, Lackawanna & Western Railroad Co.....	\$33,658 25	\$35,000 00
New York Central & Hudson River Railroad Co.....	160,425 00	175,312 50
Missouri Pacific Railroad Co.....	103,537 50	62,500 00
Chicago, Rock Island & Pacific Railroad Co.....	85,856 25	61,950 00
Central Pacific Railroad Co.....	46,612 50	15,000 00
Chicago & Northwestern R. R. Co., common.....	236,775 00	231,250 00
New York & New England R. R. Co., preferred.....	10,955 00	9,850 00
Manhattan Railway Company.....	80,200 00	31,050 00
National Exchange Bank, Hartford, Conn.....	43,046 50	38,100 00
Hartford National Bank, Hartford, Conn.....	166,877 25	153,097 00
First " " ".....	16,402 88	16,585 00
Charter Oak " " ".....	21,684 25	17,510 00
Thames " Norwich.....	86,960 00	39,600 00
First " Wallingford, Conn.....	31,800 00	82,400 00
First " Middletown, ".....	14,659 00	14,659 00
Metropolitan " New York, N. Y.....	6,815 63	185 00
American Exchange " " ".....	21,418 00	29,800 00
Merchants Exchange " " ".....	11,912 79	14,640 00
Nassau Bank, New York, N. Y.....	7,250 00	8,250 00
Citizens Bank, Minneapolis, Minn.....	5,000 00	5,250 00
National German-American Bank, St. Paul, Minn.....	12,600 00	12,500 00
National Bank of Commonwealth, Boston, Mass.....	11,212 75	18,500 00
Atlas National Bank, Boston, Mass.....	11,900 00	12,200 00
American National Bank, Kansas City, Mo.....	8,000 00	8,000 00
State National Bank, St. Joseph, Mo.....	10,600 00	10,000 00
Union National Bank, Denver, Col.....	11,000 00	10,500 00
Conn. Trust and Safe Deposit Co., Hartford, Conn.....	29,400 00	50,750 00
Security Company, Hartford, Conn.....	14,736 25	21,000 00

Totals (carried out at cost value)..... \$5,123,104 00 \$5,087,815 56 \$5,128,104 00

Cash in company's office, \$1,569.36; cash deposited in bank, \$596,248.65;
total cash..... 597,818 01
Suspense account..... 68,826 84

Total..... \$11,757,260 51
Stocks and bonds as per schedule E.. \$40,288 44 } deduct depreciation.. 581,232 10
Real estate as per schedule A..... 540,943 66 }
Total net or ledger assets as per balance..... \$11,176,028 41

OTHER ASSETS.

* Interest accrued, but not yet due, on bonds and mortgages..... \$53,789 61
Gross premiums due and unreported on policies in force December 31, 1891..... \$191,518 29
Gross deferred premiums on policies in force December 31, 1891..... 240,371 88
Total..... \$431,890 17
Deduct the loading on above gross amount..... 86,373 08
Net amount of uncollected and deferred premiums..... 845,512 14
Total of other assets..... 399,301 75
Total assets..... \$11,575,330 16
Deduct items not admitted..... 68,826 84
Total admitted assets..... \$11,506,503 32

Items not admitted.

Suspense account..... \$68,826 84

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Connecticut insurance department, according to the American experience table of mortality, with 4 1-2 per cent interest..... \$9,384,704 00
Deduct net value of risks of this company reinsured in other solvent companies..... 70,261 00
Net reinsurance reserve..... \$9,314,443 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$25,242 10	
Claims for death losses and other policy claims resisted by the company.....	10,000 00	
Total policy claims		\$35,242 10
Reserve for indemnity contracts.....		5,000 00
Total liabilities (except capital stock).....		<u>\$3,354,685 10</u>

Surplus as regards policy-holders, \$2,151,818.22, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year	\$80,901,644	\$12,312,291	\$10,944,285	\$33,558,220
New policies.....	4,120,614	2,241,665	9,686,220	16,048,508
Old revived.....	74,659	20,950	9,500	105,109
Old increased.....	2,000		19,000	21,000
Transfer	320,230	84,124	552,700	957,054
Totals.....	<u>\$84,819,147</u>	<u>\$14,659,030</u>	<u>\$21,211,714</u>	<u>\$70,689,391</u>

Ceased to be in force.

By death	\$849,266	\$100,143	\$24,773	\$474,182
By maturity.....		122,896		122,896
By expiry.....			49,100	49,100
By surrender.....	233,174	194,991	42,556	470,721
By lapse.....	1,629,900	532,000	1,541,550	3,703,450
By change and decrease.....	397,346	206,742	289,286	845,374
By transfer.....	408,200	182,210	871,644	957,054
Not taken.....	548,300	323,500	1,396,250	2,268,050
Totals	<u>\$3,561,186</u>	<u>\$1,664,482</u>	<u>\$3,655,189</u>	<u>\$8,880,327</u>

Amount in force at end of the year.....	\$31,257,961	\$12,994,548	\$17,556,555	\$61,809,064
Reinsured	595,509	210,970	224,000	1,330,479

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	797	\$1,573,299.
Policies issued during year	111	462,533
Total	908	\$2,336,132
Deduct ceased to be in force.....	53	137,236
In force December 31, 1891.....	855	\$2,198,894
Losses and claims paid during the year	6	10,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$56,215 86

UNION CENTRAL LIFE INSURANCE COMPANY.

OHIO.

(Incorporated 1867; commenced business, 1867.)

HOME OFFICE, CINCINNATI.

JOHN M. PATTISON, *President*. - - - - - E. P. MARSHALL, *Secretary*.

Attorney for Michigan, JOHN D. BAKER, of Detroit.

CAPITAL.

Capital stock paid.....\$100,000

Balance of net or ledger assets December 31, 1890 \$6,195,988 43

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$669,221 48	
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,678,540 32	
Total	\$2,347,761 80	
Total premium income.....	\$2,347,761 80	
Cash received for interest upon mortgage loans.....	342,231 90	
Cash received for interest on bonds owned, and dividends on stock.....	400 00	
Cash received for interest on premium notes, loans, or liens.....	33,949 04	
Cash received for interest on other debts due the company.....	81,366 39	
Cash received for rents for use of company's property.....	12,303 32	
Cash received as discount on claims paid in advance.....	4,848 32	
Total income during the year.....	2,772,860 77	
Total	\$8,968,849 20	

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$337,602 25	
Premium notes, loans, or liens used in payment of the same..	4,163 40	
Cash paid for matured endowments and additions.....	28,662 12	
Premium notes, loans, or liens used in payment of same.....	172 43	
Total amount actually paid for losses and matured endowments	\$370,605 20	
Cash paid to annuitants.....	1,002 29	
Cash paid for surrendered policies.....	68,509 63	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	181,915 26	
Cash surrender values, including reconverted additions applied in payment of premiums.....	86,675 85	
Cash dividends paid to policy-holders, \$13,955.76, same applied in payment of premiums, \$34,631.33.....	43,687 24	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	7,163 95	
(Total paid policy-holders.....)	\$759,809 52)	
Cash paid stockholders for interest or dividends.....	10,400 00	
Cash paid for commissions to agents.....	379,425 21	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	119,096 96	
Cash paid for medical examiners' fees.....	39,863 50	
Cash paid for salaries, and other compensation of officers and other office employees.....	56,431 92	
State and local taxes in state where organized, \$2,881.15, taxes, licenses, fines, and fees in other states, \$39,663.46.....	33,499 61	

Cash paid for rent.....	\$20,322 21
Cash paid for legal, loan and real estate expenses.....	27,976 22
Balance profit and loss account.....	239 32
Cash paid for furniture and fixtures, and safes for home and agency offices.....	4,792 14
Cash paid for advertising.....	4,803 37
Cash paid for printing, stationery, and agents' supplies.....	15,672 55
General expenses, postage, telegrams, express, etc.....	29,042 23
(Total expenses of management.....)	\$781,152 26)

Total disbursements during the year..... \$1,500,961 78

Balance december 31, 1891..... \$7,467,887 42

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$230,885 16
Loans secured by mortgages of real estate, first liens.....	5,690,388 01
Loans made in cash to policy-holders on this company's policies.....	543,440 40
Premium notes, loans, or liens on policies in force, the reserve in excess of all indebtedness.....	694,923 32

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.	
U. S. 4 per cent.....	\$12,325 00	\$11,800 00	
Village of Norwood, Ohio, 6 per cent.....	9,987 30	10,261 95	
Totals (carried out at cost value).....	\$22,312 30	\$22,061 95	22,812 30

Cash in company's office, \$1,011.59; cash deposited in bank, \$160,563.43; total cash.....	161,575 02
Bills receivable, \$20,437.30; agents' ledger balances, \$94,425.91; total.....	104,863 21
Total net or ledger assets as per balance.....	\$7,467,887 42
Depreciation.....	750 35
Total.....	\$7,467,137 07

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$152,704 28
Interest due and accrued on bonds and stocks.....	404 50
Interest due and accrued on collateral loans.....	19,163 77
Interest due and accrued on premium notes, loans or liens.....	18,735 20
Rents due and accrued on company's property or lease.....	548 00
Market value of real estate over cost.....	12,904 54
Gross premiums due and unreported on policies in force December 31, 1891.....	\$332,731 34
Gross deferred premiums on policies in force December 31, 1891.....	82,517 76
Total.....	\$415,249 10
Deduct the loading on above gross amount.....	83,049 82
Net amount of uncollected and deferred premiums.....	332,199 28
Total of other assets.....	536,694 97
Total assets.....	\$8,003,822 04
Deduct items not admitted.....	123,863 21
Total admitted assets.....	\$7,879,958 83

Items not admitted.

Furniture, fixtures and safes, supplies and stationery.....	\$19,000 00
Agent's balances.....	84,425 91
Bills receivable.....	20,437 30
Total items not admitted.....	\$123,863 21

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1891, computed by the Ohio insurance department, according to the American experience table of mortality, with 4-1-3 per cent interest... \$6,626,762 00

Net reinsurance reserve.....	\$6,626,762 00
Claims for matured endowments due and unpaid.....	\$100 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	19,454 00
Claims for death losses, and other policy claims resisted by the company..	1,000 00
Total policy claims.....	20,554 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	3,039 84
Amount due to officers or others for advances on account of expenses of organization.....	146,729 93
Total liabilities (except capital stock).....	\$6,797,085 77

Surplus as regards policy-holders, \$1,082,573.06, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR
AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total.
In force at end of previous year.....	\$42,093,166 00	\$3,222,013 00	\$1,702,893 00	\$37,629 00	\$50,055,701 00
New policies.....	16,411,473 00	2,518,708 00	1,505,550 00		20,435,731 00
Old revived.....	702,800 00	82,700 00	36,000 00		821,500 00
Added by dividends.....				10,978 00	10,978 00
Totals.....	\$60,207,439 00	\$7,823,416 00	\$3,244,443 00	\$48,607 00	\$71,323,905 00
<i>Ceased to be in force.</i>					
Reversionary additions corrected.....				\$1,695 00	\$4,695 00
By death.....	\$303,770 00	\$23,742 00	\$6,923 00		\$334,435 00
By maturity.....	80,500 00	10,150 00			40,650 00
By surrender.....	535,687 00	139,900 00	15,000 00		740,587 00
By lapse.....	6,707,300 00	581,800 00	596,500 00		7,885,600 00
By decrease.....	637,250 00	93,350 00	83,500 00		709,000 00
By expiry.....			163,500 00		163,500 00
Not taken.....	\$,094,167 00	770,900 00	261,500 00	4,695 00	4,126,867 00
Totals.....	\$11,338,674 00	\$1,620,142 00	\$1,084,223 00	\$4,695 00	\$14,067,734 00
Amount in force at end of the year.....	48,848,765 00	6,203,274 00	2,160,220 00	48,912 00	57,256 71

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	554	\$925,136
Policies issued during year.....	303	543,817
Total.....	857	\$1,468,953
Deduct ceased to be in force.....	172	316,397
In force December 31, 1891.....	685	\$1,152,056
Losses and claims paid during the year.....	5	16,580
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions cash.....		\$36,577 80

UNION MUTUAL LIFE INSURANCE COMPANY.

MAINE.

(Incorporated, July 17, 1848; commenced business, October 1, 1849.)

HOME OFFICE, PORTLAND, ME.

JOHN E. DEWITT, *President.*ARTHUR L. BATES, *Secretary.*

Attorney for Michigan, HENRY M. DUFFIELD, of Detroit.

Balance of net or ledger assets December 31, 1890..... \$5,999,751 36

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$180,898 48
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	632,489 36
Total	\$813,388 86
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less dividends thereon.....	3,957 48
Total premium income	\$809,375 38
Cash received for interest upon mortgage loans.....	71,190 69
Cash received for interest on bonds owned, and dividends on stock.....	141,415 94
Cash received for interest on premium notes, loans, or liens.....	22,015 06
Cash received for interest on other debts due the company.....	23,522 85
Cash received for rents for use of company's property.....	18,558 06
Cash received as discount on claims paid in advance.....	399 87
Profit and loss	\$2,217 79

Total income during the year 1,118,722 14

Total \$7,118,473 50

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$496,978 35
Premium notes, loans, or liens used in payment of the same.....	27,926 00
Cash paid for matured endowments and additions.....	134,093 55
Premium notes, loans, or liens used in payment of same.....	18,180 00
Total amount actually paid for losses and matured endowments	\$612,177 90
Cash paid to annuitants.....	393 15
Cash paid for surrendered policies.....	17,062 26
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	30,079 19
Cash surrender values, including reconverted additions applied in payment of premiums.....	10,628 84
Cash dividends paid to policy-holders, \$2,296.64, same applied in payment of premiums, \$16,000.68.....	18,297 80
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	4,262 00
(Total paid policy-holders)	\$992,899 64)
Cash paid for commissions to agents.....	126,507 07
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	68,283 14
Cash paid for medical examiners' fees.....	18,066 61
Cash paid for salaries, and other compensation of officers and other office employees.....	50,018 22
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states.....	15,911 50

Cash paid for rent.....	\$10,315 71
Cash paid for commuting commissions.....	8,781 80
Cash paid for furniture and fixtures, and safes for home and agency offices.....	1,189 31
Cash paid for advertising.....	13,310 80
Cash paid for the following items, viz.: printing, stationery, etc., \$12,232.72; postage, exchange, etc., \$1,691.56; traveling expenses officers and clerks, \$1,090.05; legal expenses, \$4,043.83; miscellaneous expenses, \$3,693.27.....	33,806 43
(Total expenses of management.....)	\$346,175 69)
Total disbursements during the year.....	\$1,039,075 33
Balance December 31, 1891.....	\$6,079,398 17

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	8877,550 33
Loans secured by mortgages of real estate, first liens.....	1,368,266 29
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is.....	415,102 84
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness, except as per item two, liabilities.....	360,803 83

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par value.	Market value.
United States 6's, currency.....	\$50,000 00	\$59,000 00
Atchison, Topeka & Santa Fé R. R.....	191,000 00	183,805 00
Chicago & West Michigan R. R.....	125,000 00	118,750 00
Canadian Pacific Railway land grant.....	98,000 00	106,330 00
Chicago, Burlington & Quincy R. R.....	22,500 00	23,982 50
Current River R. R. 1st mortg. 5c (K. C. F. S. & M.).....	50,000 00	47,500 00
Denver & Rio Grande R. R. 1st mortg.....	25,000 00	20,250 00
Fremont, Elkhorn & Missouri Valley R. R. 6c (C. & N. W. R. R.).....	25,000 00	30,625 00
Flint & Pere Marquette R. R.....	50,000 00	60,000 00
Grand Avenue Railway, Kansas City, Mo., 1st mortg.....	50,000 00	49,250 00
Hannibal & St. Joseph R. R.....	50,000 00	58,500 00
Kansas & Missouri R. R. (K. City F. S. & M. R. R.).....	10,000 00	9,500 00
Kansas City, St. Jo. & Council Bluffs R. R.....	30,000 00	36,225 00
Kansas City Belt Railway 1st mortg.....	50,000 00	56,000 00
Kansas City Cable Railway 1st mortg.....	50,000 00	49,250 00
Kansas City, Ft. Scott & Memphis R. R. con. mortg.....	50,000 00	53,500 00
Lincoln & North Western R. R. 1st mortg. (C., B. & Q. R. R.).....	45,000 00	56,475 00
Lime Rock R. R., Rockland, Me., 1st mortg.....	25,000 00	26,250 00
Milwaukee & St. Paul R. R., C. & M. Div.....	35,000 00	44,450 00
Maine Central R. R., consolidated.....	100,000 00	107,000 00
New York & New England R. R.....	50,000 00	56,000 00
Ohio & Mississippi R. R., consolidated.....	46,000 00	52,612 50
Oregon Railway & Navigation Co.....	50,000 00	46,500 00
Oxford & Clarksville R. R. 1st mortg.....	25,000 00	24,750 00
People's Street Railway Co. of Luzerne Co., Pa., 1st mortg.....	25,000 00	26,250 00
Philadelphia & Reading R. R. Co. general mortg.....	28,000 00	21,500 00
Rome, Watertown & Ogdensburg R. R.....	25,000 00	28,125 00
Scioto Valley & New England R. R., 1st mortg.....	50,000 00	38,750 00
St. Louis R. R., 1st mortg.....	25,000 00	25,125 00
Staten Island Rapid Transit R. R., 1st mortg.....	10,000 00	11,200 00
Union Street Railway Co., Dover, N. H.....	25,000 00	26,250 00
Union Pacific, Lincoln & Colorado 1st mortg.....	24,000 00	18,240 00
Utah & Northern Railway Co., con.....	25,000 00	19,750 00
Wisconsin Valley R. R., 1st mortg.....	4,000 00	4,800 00
Americus, Georgia.....	10,000 00	11,300 00
Albina, Oregon.....	25,000 00	28,833 43
Berlin, New Hampshire.....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	5,820 00
Bond county, Ill.....	5,000 00	5,050 00
Caribou, Maine.....	1,000 00	1,000 00
" " ".....	1,000 00	1,000 00
" " ".....	1,000 00	1,000 00
" " ".....	1,000 00	1,000 00
" " ".....	1,000 00	1,000 00
" " ".....	1,000 00	1,000 00
Caribou, Me., school bonds.....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----
" " ".....	1,000 00	-----

Bonds:

	Par value.	Market value.
Caribou, Me., school bonds	\$1,000 00	
" " "	1,000 00	
" " "	1,000 00	
Damariscotta, Maine	1,000 00	\$12,815 00
Delaware, Ohio	2,000 00	2,083 00
Elk county, Kansas	5,000 00	5,540 00
Elk county, Kansas	3,000 00	3,000 00
Elk county, Kansas	3,000 00	3,000 00
Helena, Montana	25,000 00	26,875 00
Jefferson county, Alabama	40,000 00	40,000 00
Jefferson county, Alabama	25,000 00	25,750 00
Minneapolis, Minn.	10,000 00	10,310 00
Montreal Harbor (debentures)	10,000 00	10,000 00
Montreal Harbor (debentures)	20,000 00	20,000 00
Mecklenburg Co., N. C.	80,000 00	83,375 00
Omaha, Nebraska	25,000 00	26,312 50
Pueblo, Colorado, public building	15,000 00	16,537 50
Pueblo, Col., water	25,000 00	27,875 00
Pueblo, Col., deficiency	10,000 00	11,300 00
Province of New Brunswick	3,000 00	3,000 00
" " "	52,000 00	52,000 00
" " "	5,000 00	5,000 00
" " "	1,000 00	1,000 00
" " "	3,000 00	3,000 00
Plano, Texas	7,000 00	7,000 00
Richmond, Va.	10,000 00	13,100 00
Wells county, Ind., court house	13,000 00	13,552 50
Crystal Water Co., Edgewater N. Y., 1st mortg.	25,000 00	25,000 00
Chicago Gas Light & Coke Co.	85,000 00	80,187 50
Citizen's Gas Light Co., Brooklyn, N. Y.	45,000 00	40,500 00
City Water Co., Chattanooga, Tenn.	30,000 00	30,000 00
Fort Payne, Ala., Water Co.	25,000 00	25,000 00
Fort Smith, Ark., Water Co.	25,000 00	25,000 00
Freeport, Me., Water Co.	25,000 00	25,000 00
Goldsboro, N. C., Water Co., 1st mortg.	25,000 00	25,000 00
Le Mars, Iowa, Water & Light Co., 1st mortg.	25,000 00	25,000 00
Leadville, Colo., Water Co.	25,000 00	25,000 00
Manitowoc, Wis., water	25,000 00	25,000 00
Metropolitan Telephone & Telegraph Co.	50,000 00	51,750 00
Michigan Gas Co., 1st mortg.	15,000 00	15,000 00
Richmond Water & Light Co., Richmond, Ky.	25,000 00	25,000 00
Rockport, Ind., Water Works Co.	10,000 00	10,000 00
St. Joseph, Mo., Water Co.	25,000 00	25,000 00
Wakefield, Mass., Water Co.	25,000 00	25,000 00

Stocks:

Portland, Saco & Portsmouth R. R.	14,200 00	13,069 50
Biddeford National Bank, Biddeford, Me.	2,000 00	2,700 00
Canal National Bank, Portland, Me.	20,000 00	25,600 00
City National Bank, Dallas, Texas	4,000 00	6,600 00
Cumberland National Bank, Portland, Me.	4,880 00	5,124 00
Commercial National Bank, Omaha, Neb.	5,000 00	5,900 00
Farmers and Merchant's National Bank, Waco, Texas	2,000 00	2,140 00
First National Bank, Auburn, Me.	2,000 00	2,800 00
First National Bank, Wicasset, Me.	1,000 00	1,200 00
First National Bank, Lewiston, Me.	10,000 00	16,000 00
First National Bank, Bangor, Me.	1,200 00	1,536 00
First National Bank, Biddeford, Me.	3,800 00	6,270 00
First National Bank, Portland, Me.	6,200 00	6,200 00
Flour City National Bank, Minneapolis, Minn.	5,000 00	5,475 00
International Loan & Trust Co., Kansas City, Mo.	20,000 00	19,000 00
Knickerbocker Trust Co., New York city	4,800 00	8,664 00
Lime Rock National Bank, Rockland, Me.	4,200 00	4,500 00
Manufacturer's National Bank, Lewiston, Me.	5,000 00	6,250 00
Merchant's National Bank, Portland, Me.	2,700 00	4,320 00
National Bank of Kansas City, Kansas City, Mo.	5,000 00	6,250 00
National Bank of Commerce, Omaha, Neb.	5,000 00	4,250 00
National Trader's Bank, Portland, Me.	6,800 00	7,560 00
North National Bank, Rockland, Me.	10,000 00	15,000 00
Northern National Bank, Hallowell, Me.	10,000 00	13,500 00
Norway National Bank, Norway, Me.	1,000 00	1,200 00
People's National Bank, Waterville, Me.	3,000 00	8,750 00
Portland National Bank, Portland, Me.	20,000 00	21,000 00
Richmond National Bank, Richmond, Me.	700 00	805 00
Rockland National Bank, Rockland, Me.	5,000 00	8,250 00
Schuster Hax National Bank, St. Jo., Mo.	5,000 00	5,700 00
Sioux Falls National Bank, Sioux Falls, So. Dakota	2,000 00	2,000 00
Ticonic National Bank, Waterville, Me.	3,500 00	4,375 00
Westbrook Trust Co., Westbrook, Me.	5,000 00	5,150 00
Province of Ontario annuities		257,134 01

Totals (carried out at par value)

\$2,956,062 07

\$2,963,598 84

\$2,956,062 07

Cash in company's office, \$632.95; cash deposited in bank, \$96,929.77; total cash	\$97,562 72
Bills receivable, \$1,534.89; agents' and other ledger balances, net, \$1,920.38; total	3,455 27
Cash in transit December 31, 1891 (since received)	409 82
Total net or ledger assets as per balance	\$6,079,398 17

OTHER ASSETS.

Interest due, \$5,412.50, and accrued, \$20,985.91, on bonds and mortgages	\$26,198 41
Interest due, \$325.97, and accrued, \$31,376.04, on bonds and stocks	32,302 01
Interest accrued on collateral and other loans	1,809 25
Interest due, \$3,032.28, and accrued, \$7,708.82, on premium notes, loans or liens	10,735 90
Rents accrued on company's property or lease	585 08
Market value of bonds and stocks over cost	7,536 77
Gross premiums due and unreported on policies in force Dec. 31, 1891	\$94,695 29
Gross deferred premiums on policies in force Dec. 31, 1891	82,967 29
Total	\$177,662 58
Deduct the loading on above gross amount	35,542 52
Net amount of uncollected and deferred premiums	142,130 06
Forborne premiums to be deducted in settlement of policy claims included in liabilities	414 53
Total of other assets	221,612 01
Total assets	\$6,301,010 18
Deduct items not admitted	3,455 27
Total admitted assets	\$6,297,554 91

Items not admitted.

Agent's and other balances (net)	\$1,920 38
Bills receivable	1,534 89
Total items not admitted	\$3,455 27

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Maine insurance department, according to the American experience table of mortality, with a 1-2 per cent interest	\$5,486,300 00
Deduct net value of risks of this company reinsured in other solvent companies	6,300 00
Net reinsurance reserve	\$5,480,000 00
Premium obligations in excess of the net values of their policies	\$126 00
Claims for matured endowments due and unpaid	75 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and net due	8,701 54
Claims for death losses, and other policy claims resisted by the company	32,279 76
Notice of death on which no proofs have been received	46,476 99
Total policy claims	94,659 29
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	3,125 01
Amount of any other liability of the company, viz.: contingent reserve, \$183.00; premiums paid in advance, \$1,808.13; contingent liability, \$8,500.00	10,491 13
Total liabilities (except capital stock)	\$5,588,275 43

Surplus as regards policy-holders, \$709,279.48, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Additions.	Total.
In force at end of previous year.....	\$9,670,259	\$14,170,564 00	\$4,165,888 96	\$212,041 58	\$28,218,753 54
New policies.....	5,650,535	1,025,300 00	-----	-----	6,675,835 00
Old revived.....	3,000	4,000 00	-----	975 37	7,975 37
Old increased.....	-----	-----	7,958 42	-----	7,958 42
Old transferred.....	15,000	9,482 89	-----	155 75	24,640 84
Added by dividends.....	-----	-----	-----	14,681 07	14,681 07
Mortuary additions.....	-----	-----	173,270 84	-----	173,270 84
Totals.....	\$15,838,794	\$15,209,348 89	\$4,847,118 22	\$227,853 77	\$36,123,114 58
Add transferred to Maine, Missouri and Massachusetts N. F. law extensions.....	-----	-----	908,090 00	-----	908,090 00
Totals.....	\$15,838,794	\$15,209,348 89	\$5,255,208 22	\$227,853 77	\$36,081,204 88
<i>Ceased to be in force.</i>					
By death.....	\$383,154	\$95,716 00	\$27,300 00	\$4,287 02	\$460,457 02
By maturity.....	-----	142,660 89	-----	1,586 60	144,197 49
By expiry.....	-----	-----	639,490 00	-----	639,490 00
By surrender.....	116,378	41,441 00	18,000 00	12,232 49	188,046 49
By lapses.....	594,000	927,300 00	-----	-----	1,521,300 00
By reconversion.....	-----	-----	-----	1,221 45	1,221 45
By transfer.....	4,500	15,000 00	17,000 00	155 75	36,655 75
By change and decrease.....	88,800	24,500 00	4,211 54	-----	67,511 64
Not taken.....	1,005,200	287,250 80	-----	-----	1,342,450 00
Mortuary additions.....	-----	-----	82,294 26	-----	82,294 26
Totals.....	\$2,142,027	\$1,583,867 89	\$778,296 12	\$19,483 81	\$4,473,624 82
By policies transferred to Maine, Mis- souri and Massachusetts law exten- sions.....	113,890	794,200 00	-----	-----	908,090 00
Totals.....	\$2,255,917	\$2,328,067 89	\$778,296 12	\$19,483 81	\$5,361,714 82
Amount in force at end of the year.....	\$12,082,877	\$12,811,281 00	\$4,478,912 10	\$206,420 46	\$30,649,490 56
Reinsured.....	16,778	15,000 00	140,000 00	-----	171,778 00

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	550	\$1,070,877 53
Policies issued during year.....	154	328,845 26
Total.....	704	\$1,399,522 79
Deduct ceased to be in force.....	58	145,741 48
In force December 31, 1891.....	646	\$1,253,779 31
Losses and claims paid during the year.....	9	6,572 16
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	\$38,149 25

THE UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated, February, 1850; commenced business, March, 1850.)

HOME OFFICE, 261, 262 AND 263 BROADWAY.

GEO. H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.*

Attorney for Michigan, WILLIAM C. MAYBURY, of Detroit.

CAPITAL.

Capital stock paid.....\$440,000

Balance of net or ledger assets December 31, 1890.....\$6,106,731 62

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$269,601 80
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	819,772 84
Cash received for annuities.....	5,000 00

Total.....\$1,094,374 14

Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	6,912 68
--	----------

Total premium income.....	\$1,087,461 46
Cash received for interest upon mortgage loans.....	187,358 64
Cash received for interest on bonds owned, and dividends on stock.....	98,290 00
Cash received for interest on premium notes, loans or liens.....	11,010 93
Cash received for interest on other debts due the company.....	9,102 61
Cash received for rents for use of company's property.....	1,439 00
Balance profit and loss account, less debits.....	62,506 68

Total income during the year.....1,452,434 50

Total.....\$7,559,166 12

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$538,318 34
Cash paid for matured endowments and additions.....	106,558 21

Total.....\$644,876 55

Deduct amount received from other companies for losses or claims on policies of this company reinsured.....	5,000 00
---	----------

Total amount actually paid for losses and matured endowments.....	\$639,876 55
Cash paid to annuitants.....	2,052 21
Cash paid for surrendered policies.....	100,158 90
(Total paid policy-holders.....)	\$742,117 66)
Cash paid stockholders for interest or dividends.....	30,800 00
Cash paid for commissions to agents.....	193,560 89
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	75,953 23
Cash paid for medical examiners' fees.....	27,016 10
Cash paid for salaries, and other compensation of officers and other office employees.....	52,960 29
Cash paid for taxes, licenses, fines and fees.....	21,016 84
Cash paid for rent.....	24,627 66
Cash paid for advertising.....	20,027 68
Cash paid for the following items, viz.: printing, stationery, exchange, express, law expenses, directors' fees, miscellaneous traveling expenses, officers and office employees.....	85,911 15
(Total expenses of management.....)	\$451,098 79)

Total disbursements during the year.....1,224,011 45

Balance December 31, 1891.....\$6,335,154 67

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$66,972 49
Loans secured by mortgages of real estate, first liens.....	3,907,877 81
Loans secured by stocks, bonds and other securities held as collaterals.....	70,823 38
Loans made in cash to policy-holders on this company's policies.....	211,518 29
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.	
United States Consola. reg.....	\$60,802 55	\$58,750 00	
District of Columbia, reg.....	181,884 40	187,978 00	
Jersey City, water loan.....	1,927 50	2,020 00	
" reg.....	53,160 00	52,567 50	
" water scrip.....	1,082 50	7,825 00	
" improvement, reg.....	108,250 00	1,177 50	
" "	2,182 00	103,500 00	
City of Newark, N. J., reg.....	2,182 00	1,000 00	
N. Y., Lackawanna & Western Ry. construction, 2d mtg.....	116,000 00	1,020 00	
Oswego & Syracuse R. R. guaranteed construction mtg.....	47,501 98	116,000 00	
Chicago & North Western Ry.....	80,600 00	51,320 16	
Chicago, Milwaukee & St. Paul Ry., 1st mtg.....	99,049 32	32,700 00	
Missouri Pacific Ry. consolidated 1st mtg.....	51,217 46	110,667 00	
" " 8d mtg.....	46,256 00	57,000 00	
Iowa Central Ry., 1st mtg., gold.....	100,896 06	52,812 50	
St. Louis, Iron Mountain & Southern Ry., gen. consol'd Ry. and land grant mtg., gold.....	111,600 69	105,500 00	
St. Louis & Iron Mountain R. R., 2d mtg., gold.....	71,550 00	113,834 00	
Chicago, Burlington & Quincy Ry., debentures.....	35,782 88	50,063 50	
New York Central Ry., debenture.....	58,456 64	126,537 46	
Louisville & Nashville R. R., gen'l mtg.....	46,196 21	51,300 00	
Kansas Pacific Ry., consolidated 1st mtg.....	124,167 50	80,437 50	
Chicago, St. Paul, Minn., & Omaha Ry., consolidated mtg.....	41,175 00	29,781 25	
Burlington, Cedar Rapids & Northern Ry. Co., consolidated 1st mtg.....	74,917 61	42,000 00	
Chicago, Rock Island & Pacific Ry., 1st mtg. extension and collateral.....	27,750 00	46,875 00	
Metropolitan Elevated Ry., 1st mtg., gold.....	104,750 00	101,000 00	
West Shore R. R., 1st mtg.....	14,983 81	15,890 00	
East Tenn., Va. & Ga. Ry., consolidated mtg., gold.....	101,817 46	191,750 00	
Atchison, Topeka & Santa Fé Ry. gen'l mtg., gold.....	24,518 41	28,791 75	
Mo., Kan. & Texas Ry., 1st mtg., gold.....	21,154 86	20,875 00	
	12,520 00	12,686 40	
Totals (carried out at cost value).....	\$1,758,639 34	\$1,841,292 62	1,758,659 34

Cash in company's office, \$850.63; cash deposited in bank, \$287,417.34; total cash.....	288,267 97
Bills receivable, \$13,291.50; agents' ledger balances, \$17,743.89; total.....	31,035 39

Total net or ledger assets as per balance..... \$6,335,154 67

OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$35,481 42
Interest due and accrued on bonds and stocks.....	26,190 64
Interest due and accrued on collateral loans.....	814 60
Interest due and accrued on premium notes, loans or liens.....	9,902 88
Interest on bills receivable and on bank balance.....	599 56
Market value of real estate over cost.....	2,577 51
Market value of bonds and stocks over cost.....	82,663 28
Gross premiums due and unreported on policies in force December 31, 1891.....	\$168,224 64
Gross deferred premiums on policies in force Dec. 31, 1891.....	136,517 25
Total.....	\$306,741 89
Deduct the loading on above gross amount.....	61,843 88
Net amount of uncollected and deferred premiums.....	245,398 51
Total of other assets.....	402,833 60
Total admitted assets.....	\$6,737,988 27

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department according to the American experience table of mortality, with 4 1-2 per cent interest.....		\$5,667,586 00
Deduct net value of risks of this company reinsured in other solvent companies.....		42,850 00
Net reinsurance reserve.....		\$5,625,236 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....		\$50,080 00
Claims for death losses, and other policy claims resisted by the company..		11,750 00
Total policy claims.....		61,830 00
Amount of any other liability of the company, viz.: premiums in advance, liability on lapsed policies presentable for surrender, accrued rents and unrepresented accounts.....		14,444 22
Total liabilities (except capital stock).....		\$5,701,510 22

Surplus as regards policy-holders, \$1,036,478.05, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	All others.	Total.
In force at end of previous year.....	\$20,776,470	\$3,018,704	\$12,524,921	\$36,320,095
New policies.....	2,556,870	452,800	11,081,869	14,101,189
Old revived.....	46,000	14,000	308,500	368,500
Old increased.....	43,500	6,740	32,100	85,340
Totals.....	\$23,422,840	\$3,485,044	\$23,967,220	\$50,875,104
Ceased to be in force.				
By death.....	\$456,605	\$54,587	\$80,000	\$591,192
By maturity.....		107,096		107,096
By expiry.....			114,115	114,115
By surrender.....	120,680	84,086	17,000	171,716
By lapse.....	1,808,768	184,499	4,672,702	6,466,969
By change and decrease.....	63,500	17,000	307,500	388,000
Not taken.....	550,600	100,000	1,226,700	1,877,300
Totals.....	\$2,785,153	\$497,818	\$6,418,017	\$9,710,988
Amount in force at end of the year.....	\$20,627,687	\$2,997,226	\$17,589,203	\$41,164,116
Reinsured.....				208,550

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	437	\$1,246,105
Policies issued during the year.....	108	302,350
Total.....	545	\$1,548,455
Deduct ceased to be in force.....	80	277,500
In force December 31, 1891.....	465	\$1,270,955
Losses and claims paid during the year.....	2	2,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$38,522 25

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated January, 1860; commenced business February 2, 1860.)

HOME OFFICE, 21 CORTLAND ST., NEW YORK CITY.

W. A. BREWER, JR., *President.*CYRUS MANN, *Secretary.*

Attorney for Michigan, J. T. R. BROWN, of Detroit.

CAPITAL.

Capital stock paid.....\$125,000

Balance of net or ledger assets December 31, 1890.....\$10,294,637 06

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$359,106 35
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance.....	1,591,197 38
Cash received for annuities.....	500 00
Total premium income.....	\$2,150,803 73
Cash received for interest upon mortgage loans.....	475,319 59
Cash received for interest on bonds owned, and dividends on stock.....	16,523 00
Cash received for interest on other debts due the company.....	22,134 35
Cash received for rents for use of company's property.....	11,233 03
Cash received as discount on claims paid in advance.....	6,323 46
Cash received for profits on bonds, or stocks, real estate, <i>actually sold</i>	1,498 58

Total income during the year.....2,684,435 74

Total.....\$12,979,072 80

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$739,979 83
Cash paid for matured endowments and additions.....	227,268 72
Total amount actually paid for losses and matured and discontinued endowments.....	\$967,248 55
Cash paid to annuitants.....	9,718 05
Cash paid for surrendered policies and additions.....	326,208 23
Return premiums.....	2,715 62
Cash dividends paid to policy-holders, same applied in payment of premiums.....	141,115 00
(Total paid policy-holders.....)	\$1,447,000 45)
Cash paid stockholders for interest or dividends.....	8,750 00
Cash paid for commissions to agents.....	222,204 23
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	76,917 04
Cash paid for medical examiners' fees.....	26,206 50
Cash paid for salaries, and other compensation of officers and other office employees.....	78,675 84
Cash paid for state and local taxes in state where organized, taxes, licenses, fines and fees in other states.....	23,871 72
Cash paid for rent.....	10,500 00
Cash paid for commuting commissions.....	43,621 43
Cash paid for advertising.....	16,043 85
Cash paid for the following items, viz.: ex. and postage, \$9,326.15; printing and stationery, \$18,071.31; office expenses, \$32,774.30; interest, \$2,734.66; profit and loss, \$2,467.97.....	60,896 89
(Total expenses of management.....)	\$553,937 53)

Total disbursements during the year.....2,014,688 00

Balance December 31, 1891.....\$10,964,384 80

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$501,818 25
Loans secured by mortgages of real estate, first liens.....	9,541,192 92
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$10,150	3,500 00
Loans made in cash to policy-holders on this company's policies	278,739 34

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Municipal bonds:	Cost value.	Market value.	
New York City registered	\$100,000 00	\$148,000 00	
Brooklyn water loan	125,312 50	125,312 50	
Richmond, Va.	106,098 63	144,000 00	
	10,800 00	10,300 00	
Totals (carried out at cost value)	\$341,711 18	\$425,612 50	341,711 13

Cash in company's office, \$22,699.85; cash deposited in banks, \$225,008.15; total cash	247,708 00
Agent's ledger balances	49,715 16

Total net or ledger assets as per balance..... \$10,964,384 80

OTHER ASSETS.

Interest due, \$19,770.23, and accrued, \$79,407.71, on bonds and mortgages....	\$99,177 94
Interest accrued on bonds and stocks	1,637 50
Interest accrued on collateral loans	6,962 04
Market value of bonds and stocks over cost	83,901 37
Gross premiums due and unreported on policies in force De- cember 31, 1891	\$186,602 61
Gross deferred premiums on policies in force December 31, 1891	242,803 60
Total	\$379,406 41
Deduct the loading on above gross amount	75,581 28
Net amount of uncollected and deferred premiums	303,525 18
Total of other assets	495,253 98
Total admitted assets	\$11,459,638 78

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the New York insurance department, ac- cording to the American experience table of mortality, with a 1-2 per cent interest	\$10,328,356 00
Net reinsurance reserve	\$10,328,356 00
Claims for death losses due and unpaid	\$11,000 00
Claims for matured endowments due and unpaid	7,054 58
Claims for death losses, and matured endowments, in process of adjust- ment, or adjusted and not due	21,717 80
Claims for death losses, and other policy claims resisted by the company ..	10,012 20
Total policy claims	49,754 58
Amount due on account of salaries, rents and office expenses	8,169 99
Amount of any other liability of the company, viz.: premiums paid in advance	4,831 68
Total liabilities (except capital stock)	\$10,391,142 25

Surplus as regards policy-holders, \$1,068,496.58, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole life.	Endowment.	Additions.	Total.
In force at end of previous year.....	\$25,906,296	\$21,464,252	\$1,026,749	\$48,397,297
New policies.....	7,832,287	2,571,450	-----	10,403,737
Old revived.....	586,900	606,030	12,584	1,157,844
Added by dividends.....	-----	-----	206,180	206,180
Totals.....	<u>\$34,275,523</u>	<u>\$24,643,732</u>	<u>\$1,247,742</u>	<u>\$60,167,017</u>
<i>Ceased to be in force.</i>				
By death.....	\$542,402	\$178,177	32,067	\$732,646
By maturity.....	-----	163,216	8,976	172,192
By surrender.....	602,485	969,408	175,412	1,767,255
By lapse.....	2,726,250	1,661,608	18,983	4,406,786
By change and decrease.....	-----	55,225	2,305	57,430
Not taken.....	1,606,767	804,861	10,438	2,424,066
Totals.....	<u>\$5,476,854</u>	<u>\$3,852,490</u>	<u>\$248,061</u>	<u>\$9,577,405</u>
Amount in force at end of the year.....	<u>\$28,798,669</u>	<u>\$20,791,262</u>	<u>\$999,691</u>	<u>\$50,589,622</u>

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890.....	1,958	\$2,834,307
Policies issued during the year.....	290	365,043
Total.....	<u>2,248</u>	<u>\$3,199,352</u>
Deduct ceased to be in force.....	813	457,534
In force December 31, 1891.....	<u>1,925</u>	<u>\$2,741,818</u>
Losses and claims paid during the year.....	22	45,517 15
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	-----	<u>\$112,303 02</u>

ABSTRACT OF

APPLICATION STATEMENTS

OF

COMPANIES ADMITTED SINCE JANUARY 1, 1892.

APPLICATION STATEMENT.

PROVIDENT LIFE AND TRUST CO, OF PHILADELPHIA.
PENNSYLVANIA.

(Incorporated, March 22, 1865; commenced business, June, 1865.)

HOME OFFICE, 409 CHESTNUT ST., PHILADELPHIA.

SAMUEL R. SHIPLEY, *President.*ASA S. WING, *Secretary.*

Attorney for Michigan, EDWARD J. WARREN, of Detroit.

CAPITAL.

Capital stock paid	\$1,000,000
Balance of net or ledger assets December 31, 1890	\$17,633,733 57

INCOME DURING 1891.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance	\$412,000 00
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	2,900,601 05
Cash received for annuities	18,885 12
Total premium income	\$3,325,986 17
Cash received for interest upon mortgage loans	514,514 09
Cash received for interest on bonds owned, and dividends on stock	257,458 17
Cash received for interest on premium notes, loans, or liens	6,328 88
Cash received for interest on other debts due the company	101,500 82
Cash received for rents for use of company's property	22,218 01
Cash received for profits on bonds, or stocks, actually sold	8,429 27
Total income during the year	4,236,465 41
Total	\$21,870,198 98

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions	\$905,527 00
Cash paid for matured endowments and additions	841,678 00
Total amount actually paid for losses and matured endowments	\$947,205 00
Cash paid to annuitants	22,778 18
Cash paid for surrendered policies	172,367 56
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	172 20
Cash dividends paid to policy-holders	394,101 50
Premium notes, loans, or liens used in payment of dividends to policy-holders	3,638 54
(Total paid policy-holders	\$1,540,263 68)
Cash paid for commissions to agents	228,252 43
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	23,448 78
Cash paid for medical examiners' fees	19,487 61
Cash paid for salaries, and other compensation of officers and other office employes	112,748 75
Cash paid for state and local taxes in state where organized, \$18,860.23; taxes, licenses, fines, and fees in other states, \$31,051.68	49,911 91
Cash paid for rent	9,708 18
Cash paid for furniture and fixtures, and safes for home and agency offices	4,691 29
Cash paid for advertising	11,068 15
Cash paid for the following items, viz.: printing, stationery, postage and miscellaneous	57,787 50
(Total expenses of management	\$572,134 50)
Total disbursements during the year	2,112,397 48
Balance December 31, 1891	\$19,757,801 50

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$1,168,796 74
Loans secured by mortgages of real estate, first liens.....	8,828,787 81
Loans secured by stocks, bonds and other securities held as collaterals...	1,919,891 40
Loans made in cash to policy-holders on this company's policies.....	1,143,268 10
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	26,322 05

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
Philadelphia & Reading R. R. Co.....	\$213,750 00	\$213,750 00
Pa. & N. Y. Canal and E. R. Co.....	242,500 00	242,500 00
Atlantic City R. R. Co.....	102,000 00	102,000 00
Lehigh Valley R. R. Co.....	85,850 00	85,850 00
Richmond & Danville R. R. Co.....	108,640 00	108,640 00
Central E. R. Co. of New Jersey.....	55,000 00	55,000 00
Central National Bank of Philadelphia.....	114,000 00	114,000 00
Western N. Y. & Pa. R. R. Co.....	61,880 00	61,880 00
Philadelphia & Erie R. R. Co.....	16,880 00	16,880 00
Lehigh Valley R. R. Co.....	61,000 00	61,610 00
Lehigh Valley R. R. Co.....	292,500 00	379,500 00
Easton & Amboy Railroad Co.....	226,000 00	237,600 00
Lehigh Coal and Navigation Co.....	96,000 00	100,000 00
Balt. & Ohio R. R. Co. (Pitts. Div.).....	150,000 00	150,000 00
Northern Pacific R. R. Co.....	70,000 00	82,800 00
City of Louisville, Kentucky.....	250,000 00	250,000 00
Lehigh & Wilkes-Barre Coal Co.....	11,000 00	11,000 00
Pennsylvania R. R. Co.....	161,000 00	201,300 00
Pennsylvania R. R. Co.....	104,000 00	112,000 00
Northern Central Railway Co.....	268,000 00	289,440 00
Kentucky & Indiana Bridge Co. (guaranteed by City of New Albany, Ind.).....	61,600 00	64,000 00
Phila. & Baltimore Cent. R. R. Co.....	110,000 00	115,500 00
Tex. & Pac. R'y Co. (Eastern Div.).....	111,000 00	111,000 00
Northern Pennsylvania R. R. Co.....	271,000 00	298,100 00
Catawqua & Fogelsville R. R. Co.....	36,000 00	86,000 00
Balt R. R. and Stock Yard Co.....	30,000 00	31,500 00
Missouri Pacific R. R. Co.....	89,000 00	94,340 00
Oregon & Pacific R. R. Co.....	30,000 00	18,000 00
Verdigris Valley, Independence & West. R. R. Co. (guaranteed by the Miss. Pac. R. R. Co.).....	49,500 00	50,000 00
Central R. R. Co. of New Jersey.....	150,000 00	165,000 00
City of Richmond, Va.....	125,000 00	136,250 00
West Philadelphia Passenger R'y Co.....	50,000 00	50,000 00
Lynchburg, Va.....	50,000 00	50,000 00
Gloucester Ferry Co.....	150,000 00	150,000 00
Texas & Pacific Railway Co.....	9,480 00	9,180 00
Texas & Pacific Railway Co.....	9,300 00	9,610 00
New York, L. Erie & West. R. R.....	50,000 00	50,000 00
Philadelphia & Reading R. R. Co.....	116,250 00	128,250 00
Philadelphia & Reading R. R. Co.....	106,000 00	144,000 00
City of Quincy, Ill.....	100,000 00	100,000 00
City of St. Louis, Mo.....	88,000 00	88,000 00
Grand Rapids & Ind. R. R. Co.....	96,000 00	80,000 00
Western Penn. R. R. Co.....	50,000 00	48,500 00
Lehigh Coal & Navigation Co.....	230,000 00	230,000 00
Mercer county, Ky.....	100,000 00	100,000 00
Philadelphia & Erie R. R. Co.....	96,500 00	99,000 00
Chicago, R. I. & Pacific R. R. Co.....	96,000 00	97,450 00
City of Frankfort, Ky.....	100,000 00	100,000 00
Penn. & N. Y. Canal & E. R. Co.....	250,000 00	242,500 00
Manhattan Railway Co.....	228,800 00	209,100 00
Atlantic City R. R. Co.....	65,000 00	66,800 00
Car Trust of New York (series C).....	45,900 00	47,480 00
" " " (series D).....	79,200 00	81,340 00
" " " (series E).....	26,100 00	26,970 00
" " " (series F).....	4,500 00	5,040 00
Wabash R. R. Co.....	44,800 00	52,800 00
Cincinnati city pavement.....	3,000 00	3,000 00
Mortgage Trust Co. of Penn.....	2,800 00	2,800 00
Pennsylvania Equipment Trust.....	26,797 50	27,000 00
Lehigh Valley Railway Co.....	247,500 00	256,250 00
The Del. River Ferry Co. of N. J.....	32,750 00	25,000 00
Northern Pac. B. R. & Land Grant.....	159,250 00	158,000 00
Oregon & Pacific R. R. Co. receiver's certificate.....	4,500 00	4,300 00
Philadelphia & Reading R. R. Co.....	24,180 00	24,720 00
The Allentown Gas Co.....	54,000 00	54,000 00
Pennsylvania Car Trust.....	990 00	1,000 00
Philadelphia & Reading R. R. Co.....	12,480 00	12,600 00
New York, Lake Erie & Western Dock and Improvement Co.....	52,500 00	52,500 00

Totals (carried out at cost value).....

\$6,603,157 50 \$6,882,480 00

6,603,157 50

Cash in company's office and in bank.....	\$67,577 90
Total net or ledger assets as per balance	<u>\$19,757,801 50</u>

OTHER ASSETS.

Interest due, \$30,083.22, and accrued, \$187,896.42, on bonds and mortgages....	\$187,981 64
Interest due and accrued on collateral loans.....	21,415 61
Interest due and accrued on premium notes, loans or liens.....	15,243 57
Rents due, \$665.54, and accrued, \$3,763.75, on company's property or lease....	4,409 29
Market value of bonds and stocks over cost.....	279,272 50
Gross premiums due and unreported on policies in force Dec. 31, 1891.....	\$234,777 92
Gross deferred premiums on policies in force Dec. 31, 1891.....	506,772 19
Total.....	<u>\$741,550 11</u>
* Deduct the loading on above gross amount.....	137,186 77
Net amount of uncollected and deferred premiums, less \$77,790.71 paid in advance	536,572 63
Total of other assets.....	<u>1,014,895 24</u>
Total admitted assets.....	<u><u>\$20,772,696 74</u></u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Pennsylvania insurance department, according to the combined experience table of mortality, with 4 per cent interest.....	<u>\$17,787,248 00</u>
Net reinsurance reserve.....	\$17,787,248 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$28,095 00
Amount due and unpaid on annuity claims.....	<u>844 80</u>
Total policy claims.....	28,939 80
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	26,333 04
Amount of any other liability of the company, viz.: miscellaneous.....	<u>66,411 60</u>
Total liabilities (except capital stock).....	<u><u>\$17,908,932 44</u></u>
Surplus as regards policy-holders, \$2,863,764.30, on the basis of admitted assets.	
* 18½ per cent deducted by company.	

APPLICATION STATEMENT.

VERMONT LIFE INSURANCE COMPANY.

VERMONT.

(Incorporated October 28, 1866; commenced business January 1, 1869.)

HOME OFFICE, BURLINGTON.

C. M. SPAULDING, President.

C. R. TURRILL, Secretary.

Attorney for Michigan, J. A. Post, of Lansing.

CAPITAL.

Capital stock paid.....	\$100,000
Balance of net or ledger assets December 31, 1891.....	\$324,374 05

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$88,521 17
Deduct amount of premiums paid to other companies for re-insurance, on policies in this country.....	606 68
Total premium income.....	\$87,914 54
Cash received for interest upon mortgage loans.....	
Cash received for interest on bonds owned, and dividends on stock.....	18,590 25
Cash received for interest on premium notes, loans, or liens.....	
Cash received for interest on other debts due the company.....	
Cash received for rents for use of company's property.....	1,742 58
Total income during the year.....	88,247 32
Total.....	\$412,621 37

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions.....	\$34,173 76
Cash paid for matured endowments and additions.....	12,775 00
Total amount actually paid for losses and matured endowments.....	\$46,948 76
Cash paid for surrendered policies.....	11,783 30
(Total paid policy-holders.....)	\$58,682.06)
Cash paid stockholders for interest or dividends.....	4,000 00
Cash paid for commissions to agents.....	4,884 36
Cash paid for salaries and travelling expenses of managers of agencies, and general, special, and local agents.....	3,610 20
Cash paid for medical examiners' fees.....	788 00
Cash paid for salaries, and other compensation of officers and other office employees.....	8,840 87
Cash paid for state and local taxes in state where organized, \$785.43; taxes, licenses, fines, and fees in other states, \$1,688.41.....	2,473 84
Cash paid for rent.....	1,147 15
Cash paid for advertising.....	517 72
Cash paid for the following items, viz.: postage, printing, legal services, etc. (Total expenses of management.....)	3,307 78
Total disbursements during the year.....	88,196 93
Balance December 31, 1891.....	\$324,424 44

Invested in the following:

ASSETS. AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$28,181 11
Loans secured by mortgages of real estate, first liens.....	219,335 39
Loans secured by stocks, bonds and other securities held as collaterals.....	4,800 00
Loans made in cash to policy-holders on this company's policies.....	5,270 79
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness.....	823 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost value.	Market value.
City of Burlington, Vt.....	• \$241 00	\$200 00
National Car Co.....	10,500 00	11,550 00
Stocks:		
Merchants National Bank.....	11,641 50	15,300 00
Howard National Bank.....	17,000 00	21,250 00
Burlington Gas Light Co.....	3,800 00	4,105 00
Improvement.....	20 00	20 00
Totals (carried out at cost value).....	\$43,202 50	\$52,425 00

43,202 50

Cash in company's office, \$2,433.51; cash deposited in bank, \$16,951.25;	
total cash	\$19,384 76
Bills receivable	2,892 44
Furniture, fixtures, etc.	534 45
Total net or ledger assets as per balance	<u>\$324,424 44</u>

OTHER ASSETS.

Interest due, \$4,570.71, and accrued, \$4,520.00, on bonds and mortgages	\$9,090 71
Interest due and accrued on bonds and stocks	113 00
Interest due and accrued on collateral loans	78 00
Interest due, \$16.50, and accrued, \$141.39, on premium notes, loans or liens	157 89
Rents accrued on company's property or lease	81 25
Market value of real estate over cost	28,656 46
Market value of bonds and stocks over cost	9,222 50
Gross premiums due and unreported on policies in force December 31, 1891	\$8,513 37
Gross deferred premiums on policies in force December 31, 1891	17,125 09
Total	<u>\$25,688 46</u>
Deduct the loading on above gross amount	5,127 62
Net amount of uncollected and deferred premiums	20,510 84
Furniture, fixtures and safes	3,404 57
Total of other assets	<u>71,315 22</u>
Total assets	<u>\$395,205 21</u>
Deduct items not admitted	6,297 01
Total admitted assets	<u><u>\$398,908 20</u></u>

Items not admitted.

Furniture, fixtures and safes	\$3,404 57
Bills receivable	2,892 44
Total items not admitted	<u>\$6,297 01</u>

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed by the Vermont insurance department, according to the American experience table of mortality, with $\frac{1}{2}$ per cent interest	\$278,784 00
Net reinsurance reserve	<u>\$278,784 00</u>
Claims for death losses due and unpaid	\$4,950 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	2,700 00
Claims for death losses, and other policy claims resisted by the company	3,000 00
Total policy claims	<u>10,650 00</u>
Total liabilities (except capital stock)	<u><u>\$289,434 00</u></u>

Surplus as regards policy-holders, \$99,474.20, on the basis of admitted assets.

CASUALTY
INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS

SHOWING CONDITION DECEMBER 31, 1891.

ACCIDENT DEPARTMENT.
ÆTNA LIFE INSURANCE COMPANY.
 CONNECTICUT.

(Commenced business in accident department, January 1, 1891.)

HOME OFFICE, HARTFORD.

MORGAN G. BULKLEY, *President.*

JOEL L. ENGLISH, *Secretary*

Attorney for Michigan, DANIEL A. PIERSON, of Detroit.

CAPITAL.

Special guarantee fund.....\$50,000

INCOME DURING 1891.

Cash (including notes), received for premiums, without deduction for commissions or other expenses, for first year's insurance	\$40,026 15	
Total	\$40,026 15	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less dividends thereon	220 00	
Total premium income		\$39,806 15
Cash received for special guarantee fund		50,000 00
Total income during the year		\$89,806 15

DISBURSEMENTS DURING 1891.

Cash paid for losses and additions	\$4,030 16	
(Total paid policy-holders	\$4,060 16)	
Cash paid for commissions to agents	9,500 00	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	1,888 20	
Cash paid for medical examiners' fees	9 00	
Cash paid for salaries, and other compensation of officers and other office employees	2,632 35	
Cash paid for taxes, licenses, fines, and fees	78 73	
Cash advanced agents for traveling expenses	51 44	
Cash paid for furniture and fixtures, and safes for home and agency offices	50 72	
Cash paid for advertising	30 60	
Cash paid for the following items, viz.: postage, stationery, and miscellaneous expenses	325 62	
Total disbursements during the year		22,912 60
Balance December 31, 1891		\$66,893 55

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens		\$10,000 00
Cash in company's office, \$136.33; cash deposited in bank, \$56,757.22; total cash		56,893 55
Total net or ledger assets as per balance		\$66,893 55

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed at 50 per cent of premiums received on policies in force	\$18,861 20	
Deduct net value of risks of this company reinsured in other solvent companies	110 00	
Net reinsurance reserve		\$18,751 20
Claims for death and disability losses in process of adjustment, or adjusted and not due	\$10,457 86	
Total policy claims		10,457 86
Total liabilities (except capital stock)		<u>\$29,209 06</u>

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Accident. No.</i>	<i>Amount.</i>
New policies issued during the year	2,915	\$3,287,700
Totals	<u>2,915</u>	<u>\$3,287,700</u>
<i>Ceased to be in force.</i>		
By death	1	\$10,000
By expiry	356	1,069,900
Totals	<u>357</u>	<u>\$1,069,900</u>

BUSINESS IN MICHIGAN DURING 1891.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1890	None.	None.
Policies issued during year	None.	\$100,000 00
Losses and claims paid during the year		24 28
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		<u>\$524 50</u>

AMERICAN CASUALTY INSURANCE AND SECURITY CO.
BALTIMORE.

HOME OFFICE, CHAMBER OF COMMERCE.

(Incorporated January 15, 1890; commenced business June 14, 1890.)

WILLIAM E. MIDGLEY, *President.*JOHN J. JACKSON, *Secretary.*

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

I.—CAPITAL.

Capital stock paid\$1,000,000

II.—ASSETS.

Loans on mortgage of real estate (first liens).....		\$11,000 00
Interest due and accrued on said mortgage loans.....		176 62
Value of lands mortgaged.....	\$10,150 00	
Buildings (insured for \$10,850).....	10,850 00	
Total value of mortgaged premises.....	\$21,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States bonds.....	\$350,000 00	\$413,000 00	
Baltimore city stock.....	458,500 00	461,392 50	
Baltimore Belt Railroad Co. bonds.....	50,000 00	51,125 00	
Danville (Va.) city bonds.....	25,000 00	26,500 00	
Chatham National Bank stock, N. Y.....	9,550 00	40,587 50	
Saint Nicholas Bank of N. Y. stock, N. Y. City.....	27,500 00	35,750 00	
Totals (carried out at market value).....	\$920,550 00	\$1,028,355 00	1,028,355 00
Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$113,250.....		79,078 33	
Cash in company's principal office, \$2,652.53; cash in bank, \$443,970.19.....		446,622 72	
Interest due and accrued on bonds not included in "market value".....		13,351 58	
Interest due and accrued on collateral loans and bank balances.....		8,511 88	
Premiums in due course of collection.....		207,937 64	
Gross premiums payable in installments not yet due.....		369,391 70	
Due from other companies for reinsurance on losses already paid.....		44,173 60	
Aggregate amount of all the available assets of the company.....		\$2,208,599 07	
Deduct special deposit in Virginia.....		50,000 00	
Total admitted assets.....		\$2,158,599 07	

III.—LIABILITIES.

Amount of unpaid losses.....		\$87,586 89
Reinsurance reserve at 50 per cent of premiums on casualty risks, running one year or less, from date of policy.....	\$747,144 02	
Reinsurance reserve <i>pro rata</i> on casualty risks running more than one year.....	117,588 18	
Amount of reserve on all outstanding casualty risks.....		864,732 18
Commissions.....		97,999 51
Aggregate.....		\$1,050,318 58
Deduct liability on special deposit.....		9,087 47
Aggregate liabilities (except capital stock).....		\$1,041,231 11
Surplus as regards policy-holders.....	\$1,117,367 96	
Capital stock.....	1,000,000 00	
Surplus over capital.....	\$117,367 96	

IV.—INCOME DURING THE YEAR.

	<i>On casualty risks.</i>	
Gross amount of cash received for premiums.....	\$1,730,845 12	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	428,871 83	
Net amount of cash actually received for premiums.....		\$1,303,973 27
Received on account of reinsurance.....		36,500 00
Interest and dividends received on bonds and stocks, and from all other sources.....		30,640 57
Aggregate cash income.....		\$1,371,113 84

V.—EXPENDITURES DURING THE YEAR.

Net amount paid on casualty losses (of which \$10,000 belonged to prior years).....	\$317,302 03
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	434,660 80
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	65,200 57
Paid state, national, and local taxes, in this and other states.....	19,594 85
All other payments and expenditures.....	265,140 35
Aggregate cash expenditures.....	\$1,201,898 60

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Casualty risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$93,812,968	\$934,846 43
Written during the year.....	807,227,839	2,102,757 56
Total.....	\$911,040,807	\$2,437,603 99
Deduct expirations.....	128,149,581	786,840 46
Net amount in force December 31, 1891.....	\$262,891,271	\$1,650,763 53

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,556,148 80
Total amount of cash dividends declared since the company commenced business.....	100,000 00
Total amount of the company's stock owned by the directors at par value.....	286,500 00
Total amount loaned to officers and directors.....	12,400 00
Losses paid from organization to date.....	\$30,975 07
Dividends declared payable in stock from organization.....	394,888 92
Loaned to stockholders not officers.....	16,900 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	300,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$9,087 47

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Casualty risks.</i>
Risks written.....	\$9,456,000 00
Premiums received.....	34,080 36
Premiums received for the inspection of steam boilers.....	2,176 95
Losses paid.....	6,944 91
Total losses incurred during the year in the state of Michigan.....	8,368 48

AMERICAN EMPLOYERS' LIABILITY INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 118 HUDSON ST., JERSEY CITY.

(Incorporated May 1, 1890; commenced business May 1, 1890.)

JONATHAN H. CRANE, *President.*

JOHN MACRAE, *Secretary.*

Attorney for Michigan, GEO. W. MOORE, of Detroit.

I.—CAPITAL.

Capital stock paid \$200,000

II.—ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$125,000 00
Interest due and accrued on mortgage loans.....	1,258 66
Value of lands mortgaged.....	\$176,000
Buildings (insured for \$131,500).....	173,000
Total value of mortgaged premises.....	<u>\$349,000</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
Consolidated stock of the city of New York.....	\$30,000 00	\$30,000 00	
School house bonds, city of New York.....	10,000 00	10,000 00	
State of New Jersey, bonds.....	\$5,000 00	40,998 75	
City of Richmond, bonds.....	10,000 00	13,200 00	
Jersey City water loan bonds.....	10,000 00	10,525 00	
Totals (carried out at market value).....	<u>\$95,000 00</u>	<u>\$104,718 75</u>	104,718 75
Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$7,200.....		5,000 00	
Cash in company's principal office, \$6,802.89; cash in bank, \$17,072.78.....		23,875 67	
Interest due and accrued on stocks, not included in "market value".....		1,740 00	
Interest due and accrued on collateral loans.....		20 83	
Gross premiums in due course of collection.....		80,981 45	
Bill receivable, <i>not matured</i> , taken for casualty risks.....		335 00	
Aggregate amount of all the available assets of the company.....		<u>\$342,930 36</u>	
Deduct special deposit in Virginia.....		10,000 00	
Total admitted assets.....		<u><u>\$332,930 36</u></u>	

III.—LIABILITIES.

Amount of unpaid losses.....	\$1,362 95
Reinsurance reserve at 50 per cent of premiums on casualty risks, running one year or less, from date of policy.....	\$236,824 62
Amount of reserve on all outstanding risks.....	118,412 31
Cash dividends declared, due or to become due.....	1,000 00
Commissions and brokerage.....	10,567 00
Aggregate.....	<u>\$131,342 26</u>
Deduct liability on special deposit in Virginia.....	1,174 15
Aggregate liabilities (except capital stock).....	<u><u>\$130,168 11</u></u>
Surplus as regards policy-holders.....	\$302,762 25
Capital stock.....	200,000 00
Surplus over capital.....	<u><u>\$2,762 25</u></u>

IV.—INCOME DURING THE YEAR.

	On casualty risks.	
Gross amount of cash received for premiums.....	\$191,029 27	
Deduct amount paid for reinsurance, for rebate, abatement, and return pre- miums.....	3,214 38	
Net amount of cash actually received for premiums.....	<u>\$187,814 94</u>	
Interest received on bonds and mortgages.....	2,293 93	

Interest and dividends received on bonds and stocks, and from all other sources.....	\$4,828 03
Aggregate cash income.....	\$194,936 90

Received for calls on capital, \$2,500; for increased capital, \$50,000.

V.—EXPENDITURES DURING THE YEAR.

Net amount paid on losses	\$46,016 95
Cash dividends actually paid.....	4,500 00
Dividends paid to policy-holders.....	1,337 15
Paid or allowed during the year for commissions and brokerage.....	41,251 72
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	20,595 43
Paid state, national, and local taxes, in this and other states	2,958 51
All other payments and expenditures.....	31,553 23
Aggregate cash expenditures.....	\$148,212 99

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Casualty risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$11,635,000 00	\$43,786 99
Written during the year.....	55,265,000 00	256,375 68
Total.....	\$66,900,000 00	\$302,642 67
Deduct expirations.....	14,642,000 00	66,518 06
Net amount in force December 31, 1891.....	\$52,258,000 00	\$236,324 62

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$309,558 62
Total amount of cash dividends declared since the company commenced business.....	4,500 00
Total amount of the company's stock owned by the directors at par value.....	77,800 00
Losses paid from organization to date.....	48,319 88
Losses incurred during the year	46,016 95
Loaned to stockholders not officers	5,000 00
Amount deposited in different states and countries for the security of all the company's policy-holders	100,000 00
Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:	

<i>Name states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$10,000 00	\$1,174 15

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

<i>Risks written or renewed</i>	<i>Casualty risks.</i>
Premiums received.....	\$3,233,000 00
Losses paid.....	16,018 56
Total losses incurred during the year in the state of Michigan	6,840 97

AMERICAN SURETY COMPANY.

NEW YORK.

HOME OFFICE, No. 160 BROADWAY, NEW YORK.

(Incorporated April 14, 1884; commenced business April 15, 1884.)

WILLIAM L. TRENHOLM, *President.* S. S. COLVILLE, *Treasurer.*

Attorney for Michigan CHAS. B. LOTHROP of Detroit.

I.—CAPITAL.

Capital stock paid.....\$1,000,000.

II.—ASSETS.

Real estate	\$207,021 94
Loans on bond and mortgage of real estate (first liens)	5,021 24
Value of lands mortgaged	\$1,800
Buildings (insured for \$5,000)	6,000
Total value of mortgaged premises	<u>\$7,800</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
United States registered bonds	\$250,000 00	\$292,500 00	
<i>Stocks:</i>			
New York City consolidated	50,000 00	50,000 00	
Western Union Telegraph Co.	53,500 00	53,500 00	
The State Trust Company (New York)	130,000 00	109,525 00	
Missouri, Kansas & Texas Ry. Co.	237,890 00	302,040 00	
Delaware, Lackawanna & Western R. R. Co.	50,000 00	39,875 00	
Certificate, Toledo, St. Louis & Kansas City R. R. Co.	10,000 00	13,925 00	
	214,182 10	214,182 10	
Totals (carried out at <i>market value</i>)	<u>\$995,282 10</u>	<u>\$1,165,547 10</u>	1,165,547 10
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$35,000			18,557 80
Cash in company's principal office, \$1,105.71; cash in bank, \$65,271.42			66,377 13
Interest due and accrued on stocks, not included in "market value"			9,942 33
Gross premiums in due course of collection			31,694 64
Rents due and accrued			1,475 33
Aggregate amount of all the available assets of the company			<u>\$1,505,637 51</u>
Deduct special deposits in other states			86,412 00
			<u>\$1,419,225 51</u>

III.—LIABILITIES.

Amount of unpaid losses	\$98,110 76
Amount of reserve on all outstanding fidelity risks	236,780 56
Commission and brokerage	1,189 23
Aggregate	<u>\$336,080 55</u>
Deduct liability on special deposits	5,000 00
Aggregate liabilities (except capital stock)	<u>\$331,080 55</u>

Surplus as regards policy-holders.....	\$1,088,144 96
Capital stock.....	1,000,000 00
Surplus over capital.....	<u>\$88,144 96</u>

IV.—INCOME DURING THE YEAR.

	<i>On surety risks.</i>	
Gross amount of cash received for premiums.....	\$498,279 10	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	54,849 68	
Net amount of cash actually received for premiums.....		\$443,429 42
Interest received on bonds and mortgages.....		2,125 00
Interest and dividends received on bonds and stocks, and from all other sources.....		34,543 29
Income from all other sources, viz.: rents.....		9,512 78
Aggregate cash income.....		<u>\$489,610 49</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>On surety risks.</i>	
Gross amount actually paid for losses.....	\$162,454 84	
Deduct amount actually received for salvages.....	84,061 50	
Net amount paid on losses (of which \$32,567.80 belonged to prior years)...		\$128,373 34
Cash dividends actually paid.....		60,000 00
Paid or allowed during the year for commission and brokerage.....		28,817 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		108,741 23
Paid state, national and local taxes, in this and other states.....		15,438 24
All other payments.....		56,393 34
Aggregate cash expenditures.....		<u>\$397,764 06</u>

VI.—MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Surety risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$78,888,359	\$441,145 08
Written during the year.....		92,394,798	499,144 10
Total.....		<u>\$168,218,152</u>	<u>\$940,289 13</u>
Deduct expirations.....		88,868,991	466,728 01
Net amount in force December 31, 1891.....		<u>\$82,354,161</u>	<u>\$473,561 12</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,206,758 18
Total amount of cash dividends declared since the company commenced business.....	800,000 00
Total amount of the company's stock owned by the directors at par value.....	428,050 00
Losses paid from organization to date.....	590,827 78
Losses incurred during the year.....	186,868 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	200,000 00
Amount deposited in various states and countries, which under the law thereof, is held exclusively for the protection of policy-holders therein:	

	<i>Name states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Texas.....		\$27,912 00	\$5,000 00
Canada.....		58,500 00	
Total.....		<u>\$86,412 00</u>	<u>\$5,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Surety risks.</i>
Risks written.....	\$1,123,500 00
Premiums received.....	6,177 13
Losses paid.....	1,011 48
Total losses incurred during the year in the State of Michigan.....	1,011 48

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

ENGLAND.

OFFICE U. S. BRANCH 71 KILBY ST., BOSTON.

(Incorporated October, 1880; commenced business April, 1891.)

Attorney for Michigan, H. M. CHITTENDEN, of Detroit.

I.—CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$100,000.

II.—ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Par value.</i>	<i>Market value.</i>
New York Central & Hudson River R. R.	\$20,000 00	\$25,000 00
Atchison	21,000 00	17,482 50
Atchison incomes	8,000 00	5,280 00
Fitchburg R. R.	10,000 00	10,850 00
Old Colony R. R.	5,000 00	5,150 00
Baltimore & Ohio	26,000 00	27,300 00
Fitchburg R. R.	10,000 00	10,450 00
Boston & Lowell R. R.	12,000 00	12,000 00
Old Colony R. R.	8,000 00	8,420 00
Leeds & Farmington R. R.	18,000 00	19,850 00
New York & New England R. R.	5,000 00	5,600 00
Maine Central R. R.	2,000 00	2,320 00
Boston, Clinton, Fitchburg & N. B. R. R.	1,000 00	1,145 00
Maine Central R. R.	5,000 00	5,700 00
Fall River R. R.	7,000 00	7,175 00
Old Colony R. R.	1,000 00	1,100 00
Fitchburg R. R.	5,000 00	5,225 00
United States registered	200,000 00	233,500 00
Dexter & Piscataquis R. R.	50,000 00	50,000 00
City of Lynn	50,000 00	51,375 00
City of Boston	65,000 00	62,400 00
Town of Andover	60,000 00	61,500 00
Boston & Lowell R. R.	5,000 00	5,300 00
Old Colony R. R.	6,000 00	6,600 00
Town of Canton	5,000 00	5,187 50
Toledo Board of Education	5,000 00	5,287 50
City of Boston	21,000 00	20,160 00
Town of Danville, Ill.	5,000 00	5,250 00
Attleboro, N. Attleboro & Wrentham R. R.	5,000 00	5,100 00
City of Los Angeles	5,000 00	5,082 50
Aroostook county	5,000 00	5,000 00
Fitchburg R. R.	1,000 00	1,045 00
Old Colony R. R.	5,000 00	5,150 00
City of Los Angeles	2,000 00	2,017 50
" "	2,000 00	2,020 00
" "	1,000 00	1,010 00
" "	4,000 00	4,045 00
" "	7,000 00	7,067 50
" "	2,000 00	2,025 00
" "	2,000 00	2,027 50
Old Colony R. R. (coupon)	5,800 00	5,150 00
Fitchburg R. R.	24,000 00	25,080 00
Old Colony R. R. (coupon)	12,000 00	12,880 00
Eastern R. R. (sterling)	9,783 00	11,776 83
" "	6,326 75	7,635 87
Oregon Navigation Co.	30,000 00	33,600 00
Eastern R. R.	5,000 00	6,060 00
Pennsylvania R. R.	5,000 00	5,650 00
Totals (carried out at market value)	\$771,059 75	\$825,269 80

\$825,269 80

Cash in company's principal office, \$369.40; cash in bank, \$67,683.86.....	\$68,053 26
Interest due and accrued on stocks, not included in "market value".....	12,327 09
Gross premiums in due course of collection.....	213,522 23

Aggregate amount of all the available assets of the company..... \$1,119,172 38

III.—LIABILITIES.

Amount of unpaid losses.....	\$237,210 00
Amount of reserve on all outstanding risks.....	419,097 35
Commissions and brokerage.....	30,000 00

Aggregate liabilities (except deposit capital)..... \$686,307 35

Surplus as regards policy-holders.....	\$432,865 08
Deposit capital.....	100,000 00
Surplus over deposit capital.....	<u>\$332,865 08</u>

IV.—INCOME DURING THE YEAR.

Net amount of cash actually received for premiums.....	\$822,312 89
Interest received on bonds and mortgages.....	36,006 50

Aggregate cash income..... \$858,319 39

V.—EXPENDITURES DURING THE YEAR.

Net amount paid on losses.....	\$438,418 33
Paid or allowed during the year for commissions and brokerage.....	183,180 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	76,095 76
Paid state, national, and local taxes, in this and other states.....	18,273 37
All other payments and expenditures.....	104,131 66

Aggregate cash expenditures..... \$820,099 22

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Accident.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$182,888,911	\$380,296 08
Written during the year.....	\$61,348,723	1,654,326 40
Total.....	\$494,237,634	\$2,484,623 48
Deduct expirations.....	\$11,426,236	1,654,372 96
Net amount in force December 31, 1891.....	<u>\$182,811,398</u>	<u>\$380,049 52</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,805,750 00
Losses paid from organization to date.....	1,173,022 00
Losses incurred during the year.....	520,508 83
Amount deposited in different states and countries for the security of all the company's policy-holders.....	
{ Massachusetts..... \$300,000 }	400,000 00
{ New York..... 100,000 }	

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Fire risks.</i>
Accident risks taken.....	\$583,343 00
Premiums received.....	6,195 77
Losses paid.....	2,449 45
Total losses incurred during the year in the state of Michigan.....	<u>4,734 45</u>

FIDELITY AND CASUALTY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 140 TO 146 BROADWAY, N. Y.

(Incorporated March 20, 1876; commenced business May 1, 1876.)

WM. M. RICHARDS, *President.*ROBERT J. HILLAS, *Secretary.*

Attorney for Michigan, E. E. WINSOR, of Grand Rapids.

I.—CAPITAL.

Capital stock paid \$250,000

II.—ASSETS.

Real estate.....	\$10,500 00
Loans on bond and mortgage of real estate (first liens).....	5,933 32
Interest due.....	55 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:

	Par value.	Market value.
U. S. government, reg.....	\$75,000 00	\$87,750 00
U. S. government currency, reg.....	75,000 00	87,625 00
Union Pacific R'y Co.....	54,000 00	51,800 88
State of Indiana.....	50,000 00	49,000 00
Chicago, R. I. & Pacific R. R.....	50,000 00	51,625 00
Western Union Telegraph Co.....	25,000 00	25,250 00
Central Ohio R. R. Co.....	25,000 00	25,312 50
Wabash R. R. Co.....	25,000 00	25,312 50
Cinn., Ind., St. Louis & Chicago R'y Co.....	25,000 00	23,000 00
Central R. R. of New Jersey.....	25,000 00	27,375 00
Lake Erie & Western R. R. Co.....	25,000 00	27,157 50
Brooklyn & Montauk R. R. Co.....	25,000 00	26,375 00
West Shore R. R. Co.....	25,000 00	26,000 00
Pitts., Clev. & Toledo R. R. Co.....	25,000 00	27,500 00
Canada Southern R'y Co.....	25,000 00	27,000 00
Chesapeake & Ohio R'y Co.....	10,000 00	11,250 00
Kings County Elevated R'y Co.....	10,000 00	10,050 00
Rio Grande Western R'y Co.....	10,000 00	8,087 50

Stocks:

Consolidated of the city of New York.....	100,000 00	97,000 00
City of Richmond, Va.....	12,500 00	12,500 00
New York, Lackawanna & Western.....	35,000 00	37,800 00
Pitts., McKeesport & Yong.....	25,000 00	20,250 00
Pennsylvania R. R. Co.....	25,000 00	23,562 50
Morris & Essex Extension R. R. Co.....	20,000 00	20,000 00
United N. J. R. R. & C. Co.....	20,000 00	43,100 00
Rome, Watertown & Ogdensburgh R. R. Co.....	10,000 00	11,175 00
St. Paul & Duluth R. R. Co.....	20,000 00	20,800 00
N. Y. C. & H. R. R. Co.....	10,000 00	11,687 50
Consolidated Gas Co. of New York.....	20,000 00	20,350 00
C. C. C. & St. Louis, pref.....	20,000 00	19,350 00

Totals (carried out at market value)	\$801,500 00	\$972,475 00	972,475 00
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$202,453.75.....	153,210 00
Cash in company's principal office, \$28,247.08; cash in bank, \$93,123.77.....	121,370 85
Interest due and accrued on stocks, not included in "market value".....	1,475 00
Interest due and accrued on collateral loans.....	1,327 38
Gross premiums in due course of collection.....	304,372 07

Aggregate amount of all the available assets of the company.....	\$1,570,718 62
Deduct special deposit in Virginia.....	12,500 00

Total admitted assets.....	\$1,558,218 62
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Items not admitted as available assets.

Miscellaneous mortgages and other securities.....	\$2,500 00
Plate glass on hand, cash value.....	5,000 00
Reserve on reinsurance in (Citizen's Ins. Co. of Canada, Equitable Accident Ins. Co. of Ohio, Boiler Inspection and Ins. Co. of Canada, City Trust & Safe Deposit Co. of Pa., London G. & A. Co. of England (not deducted from liabilities).....	8,848 78
Total.....	\$16,848 78

III.—LIABILITIES.

Amount of unpaid losses..... **\$138,652 15**

SCHEDULE OF RISKS AND UNEARNED PREMIUMS.

	Year written.	Premium.	Fraction.	Unearned.	
<i>For the term of one year:</i>					
Fidelity department.....	1891	\$239,197 75	1—2	\$119,598 88	
Accident department.....	1891	1,234,178 88	1—2	617,089 43	
Plate glass department.....	1891	234,574 25	1—2	117,287 13	
Steam boiler department.....	1891	76,897 58	1—2	38,448 79	
<i>For the term of two years:</i>					
Elevator department.....	1890	445 90	1—4	111 47	
Steam boiler department.....	1890	2,064 98	1—4	516 24	
Steam boiler department.....	1891	795 14	3—4	596 36	
<i>For the term of three years:</i>					
Fidelity department.....	1890	255 00	1—2	127 50	
Plate glass department.....	1890	7 50	1—2	3 75	
Accident department.....	1890	109 50	1—2	54 75	
Accident department.....	1891	1,450 50	5—6	1,206 75	
Steam boiler department.....	1890	14,386 84	1—6	2,397 81	
Steam boiler department.....	1890	20,280 01	1—2	10,140 01	
Steam boiler department.....	1891	85,129 48	5—6	28,274 53	
<i>For the term of four years:</i>					
Plate glass department.....	1890	80 39	5—8	37 75	
Plate glass department.....	1891	50 64	7—8	44 31	
<i>For the term of five years:</i>					
Accident department.....	1890	950 00	7—10	665 00	
Steam boiler department.....	1890	25 00	1—2	12 50	
Steam boiler department.....	1890	1,475 00	7—10	1,082 50	
Steam boiler department.....	1891	800 00	9—10	270 00	
<i>For the term of ten years:</i>					
Accident department.....	1891	350 00	.95	332 50	
Ten payment, age, 70 year plan.....		7,621 48	P. R.	6,213 82	
Ten payment, age, 20 year plan.....		412 50	P. R.	262 54	
Amount of reserve on all outstanding risks.....		\$1,571,018 23		\$945,726 32	945,726 32
Due and accrued for salaries, rent, advertising, or agency expenses.....					15,852 26
Commissions and brokerage, taxes, etc.					91,500 23
Aggregate.....					\$1,191,730 96
Deduct liabilities on special deposits to amount of deposit.....					12,500 00
Aggregate liabilities (except capital stock).....					\$1,179,230 96
Surplus as regards policy-holders.....					\$378,987 66
Capital stock.....					250,000 00
Surplus over capital.....					\$128,987 66

IV.—INCOME DURING THE YEAR.

	Fidelity dep't.	Accident dep't.	Plate glass dep't.	Steam boiler dep't.
Gross amount of cash received for premiums.....	\$254,877 94	\$1,887,899 78	\$240,758 74	\$118,124 18
Deduct amount paid for reinsurance for rebate, abatement, and return premiums.....	\$1,889 66	59,138 26	6,344 28	5,951 56
Total premiums.....	\$252,988 28	\$1,828,761 47	\$234,414 46	\$109,172 57

Net amount of cash actually received for premiums	\$1,865,333 78
Interest received on bonds and mortgages	40,265 45
Interest and dividends received on bonds and stocks, and from all other sources	
Aggregate cash income	<u>\$1,905,599 23</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Fidelity. dep't.</i>	<i>Accident dep't.</i>	<i>Plate glass dep't.</i>	<i>Steam boiler dep't.</i>
Gross amount actually paid for losses	\$34,444 09	\$335,634 59	\$95,997 19	\$9,867 18
Deduct amount actually received for salvages	\$3,919 40	3,540 65	8,825 21	.....
	<u>\$30,524 69</u>	<u>\$332,148 94</u>	<u>\$87,171 98</u>	<u>\$9,867 18</u>
Net amount paid on losses				\$679,707 79
Cash dividends actually paid				20,000 00
Paid or allowed during the year for commissions and brokerage				515,960 86
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes				212,828 84
Paid state, national, and local taxes, in this and other states				30,771 95
All other payments and expenditures				219,737 03
Aggregate cash expenditures				<u>\$1,679,006 47</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Amount at risk.</i>	<i>Premiums.</i>
<i>Fidelity dep't:</i>		
In force December 31, 1890	\$33,622,308 56	\$213,706 90
Written or renewed during the year	38,538,093 69	242,646 04
Total	\$72,160,402 25	\$461,354 94
Deduct expirations and cancellations (and reinsurance, \$1,175.00, \$862.50)	36,355,098 45	221,902 19
Net amount in force December 31, 1891	<u>\$35,775,398 80</u>	<u>\$239,452 75</u>
<i>Accident dep't:</i>		
In force December 31, 1890	\$162,076,800 09	\$1,195,865 35
Written or renewed during the year	179,317,817 00	1,893,557 53
Total	\$341,394,617 09	\$2,561,222 88
Deduct expiration and cancellations (and reinsurance, \$960,000.00, \$5,273.04)	168,532,538 83	1,519,704 17
In force December 31, 1891	<u>\$172,811,238 67</u>	<u>\$1,245,518 71</u>
<i>Plate glass dep't:</i>		
In force December 31, 1890	\$7,623,236 96	\$214,730 54
Written or renewed during the year	8,182,849 31	237,956 74
Total	\$15,806,136 27	\$452,687 28
Deduct expirations and cancellations	7,712,132 11	217,994 50
In force December 31, 1891	<u>\$8,093,954 16</u>	<u>\$234,692 78</u>
<i>Steam boiler dep't:</i>		
In force December 31, 1890	\$23,898,271 33	\$130,029 74
Written or renewed during the year	25,858,310 00	118,436 13
Total	\$50,756,581 33	\$248,465 87
Deduct cancellations and expirations	20,826,838 00	97,111 94
In force December 31, 1891	<u>\$29,929,743 33</u>	<u>\$151,353 93</u>
Aggregate amount	<u>\$246,610,289 96</u>	<u>\$1,971,018 22</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,188,259 59
Total amount of cash dividends declared since the company commenced business.....	182,500 00
Total amount of the company's stock owned by the directors at par value.....	98,300 00
Losses paid from organization to date.....	2,920,818 08
Losses incurred during the year.....	715,775 40
Amount deposited in different states and countries for the security of all the company's policy-holders, New York.....	200,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name of states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$12,500 00	\$20,953 36

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Amount at risks.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Fidelity.....	\$276,800 00	\$1,491 76	\$876 22	\$1,973 69
Accident.....	2,210,800 00	14,788 99	4,791 25	6,201 25
Plate glass.....	149,212 41	4,451 82	329 71	384 71
Steam boiler.....	558,800 00	4,515 95	1,660 00	1,660 00
Aggregate.....	\$3,595,612 41	\$25,248 52	\$8,157 18	\$10,669 65

GUARANTEE COMPANY OF NORTH AMERICA.

CANADA.

HOME OFFICE, 157 ST. JAMES ST., MONTREAL.

(Incorporated August, 1851; commenced business April 1, 1872.)

ALEX. T. GALT, *President.* EDWARD RAWLINGS, *Vice Pres. and Managing Director.*

Attorney for Michigan, EDWARD H. BUTLER, of Detroit.

I.—CAPITAL.

Capital stock paid.....	\$304,600
Deposit capital in New York, required by the laws of Michigan.....	200,000

II.—ASSETS.

Real estate (cost value).....	\$24,591 35
Loans on bond and mortgage of real estate (first liens).....	9,616 80

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Par value.</i>	<i>Market value.</i>
Montreal corporation.....	\$8,500 00	\$8,565 00
Montreal harbor.....	88,500 00	93,220 00
Victoria, B. C., water works.....	10,000 00	11,800 00
Lake Champlain & St. Lawrence Junction Ry.....	5,000 00	5,050 00
Province of Quebec.....	1,000 00	1,100 00
City of Toronto.....	10,000 00	11,500 00
City of Brooklyn, N. Y.....	100,000 00	102,000 00
U. S. government, registered.....	100,000 00	117,400 00
City of Richmond.....	15,000 00	15,380 00

<i>Stocks:</i>	<i>Par value.</i>	<i>Market value.</i>	
Montreal corporation.....	\$46,900 00	\$56,335 00	
Dominion of Canada.....	2,399 67	2,447 68	
L. E. & St. L. R'y preferred.....	6,100 00	3,660 00	
U. S. Guarantee Company.....	139,600 00	139,600 00	
Totals (carried out at market value).....	\$527,999 67	\$568,037 66	\$568,037 66

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$25,485.68.....	10,000 00
Cash in company's principal office, \$1,727.45; cash in bank, \$92,712.42.....	94,439 87
Interest due and accrued on stocks, not included in "market value".....	7,793 01
Gross premiums in due course of collection.....	28,844 37

Aggregate amount of all the available assets of the company.....	\$743,343 06
Deduct special deposit in Virginia.....	15,380 00
Total.....	\$727,963 06
Deduct items not admitted.....	5,230 18
Total admitted assets.....	\$722,732 88

Items not admitted as available assets.

Furniture including safe.....	\$5,230 18
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III.—LIABILITIES.

Amount of unpaid losses.....	\$46,557 87
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$217,708 06
Amount of reserve on all outstanding risks.....	108,854 03
Due and accrued for salaries, rent, advertising, or agency expenses.....	16,432 52
Aggregate.....	\$171,844 42
Deduct liabilities on special deposit.....	2,262 38
Aggregate liabilities (except capital stock).....	\$169,582 04

Surplus as regards policy-holders.....	\$53,150 14
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$53,150 14

IV.—INCOME DURING THE YEAR.

	<i>For guarantee risks.</i>	
Gross amount of cash received for premiums.....	\$253,643 32	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	46,478 31	
Net amount of cash actually received for premiums.....		\$209,165 01
Interest and dividends received on bonds and stocks, and from all other sources.....		20,376 66
Income from all other sources, viz.: claims recovered.....		38,618 20
Aggregate cash income.....		\$268,159 87

V.—EXPENDITURES DURING THE YEAR.

	<i>Guarantee risks.</i>	
Gross amount actually paid for losses.....	\$118,008 45	
Deduct amount actually received for reinsurance.....	5,664 00	
Net amount paid on losses (of which \$14,243.71 belonged to prior years).....		\$110,383 85
Cash dividends actually paid.....		18,276 00
Paid or allowed during the year for commissions and brokerage.....		4,504 29

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$54,189 54
Paid state, national, and local taxes, in this and other states.....	5,793 13
All other payments.....	61,005 78
Aggregate cash expenditures.....	<u>\$254,152 59</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>For guarantee risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$45,016,806	\$267,844 61
Written or renewed during the year.....	49,752,117	251,722 25
Total.....	<u>\$94,768,923</u>	<u>\$519,566 86</u>
Deduct expirations.....	48,710,118	271,854 63
In force at the end of the year.....	\$46,058,805	\$243,212 23
Deduct amount reinsured.....	5,589,950	30,504 17
Net amount in force December 31, 1891.....	<u>\$40,468,855</u>	<u>\$217,708 06</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,405,067 54
Total amount of cash dividends declared since the company commenced business.....	207,706 27
Total amount of the company's stock owned by the directors at par value.....	186,840 00
Losses paid from organization to date.....	684,084 71
Dividends declared payable in stock from organization.....	83,900 00
Losses incurred during the year, fire, marine and inland.....	113,867 76
Amount deposited in different states and countries for the security of all the company's policy-holders.....	406,817 00
Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:	
<i>Name states and countries.</i>	<i>Deposits. Liabilities.</i>
Virginia.....	\$15,380 00 \$2,262 83

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	<i>Guarantee risks.</i>
Guarantee risks taken.....	\$479,000 00
Premiums received.....	2,475 80
Losses paid.....	4,153 69
Total losses incurred during the year in the state of Michigan.....	<u>885 06</u>

HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY. CONNECTICUT.

HOME OFFICE 218 MAIN ST., HARTFORD, CONN.

(Incorporated June, 1886; commenced business October, 1886.)

J. M. ALLEN, *President.*J. B. PIERCE, *Secretary.*

Attorney for Michigan BENJAMIN F. HAXTEN of Detroit.

I.—CAPITAL.

Capital stock paid.....\$500,000.

II.—ASSETS.

Real estate.....	\$25,437 07
Loans on bond and mortgage of real estate (first liens).....	379,620 00
Interest due, \$1,695.70, and accrued, \$9,836.43 on said mortgage loans; total.....	11,532 13
Value of lands mortgaged.....	\$1,178,908 00
Buildings (insured for \$38,280).....	240,745 00
Total value of mortgaged premises.....	<u>\$1,414,653 00</u>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$6,180	\$5,000 00
Cash in company's principal office, \$4,138.66; cash in bank, \$64,761.16	68,899 82
Interest due and accrued on stocks, not included in "market value"	15,922 28
Interest due and accrued on collateral loans	58 33
Gross premium in due course of collection	134,895 31
Aggregate amount of all the available assets of the company	\$1,556,435 12
Deduct special deposits in Virginia	25,000 00
	<u>\$1,531,435 12</u>

III.—LIABILITIES.

Amount of unpaid losses	\$11,337 72
Amount of reserve on all outstanding steam boiler risks	869,686 01
Due and accrued for salaries, rent, advertising, or agency expenses	625 00
Commissions and brokerage	6,155 33
Aggregate	\$887,804 06
Deduct liabilities on special deposits	11,220 98
Aggregate liabilities (except capital stock)	<u>\$876,583 08</u>
Surplus as regards policy-holders	\$654,852 04
Capital stock	500,000 00
Surplus over capital	<u>\$154,852 04</u>

IV.—INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On steam boiler risks.</i> \$767,659 91
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	54,782 94
Net amount of cash actually received for premiums	\$712,876 97
Interest received on bonds and mortgages	21,262 75
Interest and dividends received on bonds and stocks, and from all other sources	45,918 05
Income from all other sources, viz.: special mechanical services	1,923 29
Aggregate cash income	<u>\$781,981 06</u>

V.—EXPENDITURES DURING THE YEAR.

Net amount paid on losses (of which \$12,867.81 belonged to prior years)	\$69,044 50
Cash dividends actually paid	50,000 00
Paid or allowed during the year for commission or brokerage	170,904 52
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	26,433 30
Paid state, national, and local taxes, in this and other states	11,693 34
All other payments, viz.: inspection agency, office expenses, advertising, etc.	105,737 68
Aggregate cash expenditures	<u>\$648,555 72</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Steam boiler risks.</i>	<i>Premiums thereon.</i>
In force on the 31st day of December 1890	\$149,598,954	\$1,558,997 55
Written or renewed during the year	82,560,577	774,563 22
Total	\$232,159,531	\$2,328,560 77
Deduct those expired and marked off as terminated	58,483,623	589,188 75
In force on the 31st day of December, 1891	<u>\$173,675,908</u>	<u>\$1,739,372 02</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,702,105 25
Total amount of cash dividends declared since the company commenced business.....	598,750 00
Total amount of the company's stock owned by the directors at par value.....	122,250 00
Losses paid from organization to date.....	527,108 51
Dividends declared payable in stock from organization.....	140,000 00
Losses incurred during the year.....	69,958 49
Amount deposited in different states and countries for the security of all the company's policy-holders.....	100,000 00
Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:	

Name states and countries.	Deposits.	Liabilities.
Virginia.....	\$25,000 00	\$11,220 98

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Steam boiler risks taken.....	Steam boiler risks.	\$2,351,106 00
Premiums received.....		18,858 37
Received for inspection.....		7,225 01
Losses paid.....		988 04
Total losses incurred during the year in the State of Michigan.....		653 18

LLOYD'S PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE No. 63 WILLIAM ST., NEW YORK.

(Incorporated August 1882; commenced business September 4, 1882.)

J. G. BEEMER, *President.*W. T. WOODS, *Secretary.*

Attorney for Michigan OTTO KIRCHNER of Detroit.

I.—CAPITAL.

Capital stock paid.....\$250,000

II.—ASSETS.

Real estate.....\$125,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par value.	Market value.
United States Government.....	\$200,000 00	\$248,610 00
Brooklyn & Coney Island R. R.....	10,000 00	10,800 00
Forty-second St., Manhattanville & St. Nichols Ave. R. R.....	5,000 00	5,600 00
Atlantic Ave. R. R.....	7,000 00	7,210 00
Chicago & Eastern Illinois R. R.....	5,000 00	6,150 00
Toledo & Ohio Central R. R.....	20,000 00	21,000 00
Second Ave. Railroad.....	10,000 00	10,300 00
Brooklyn Cross-Town R. R.....	10,000 00	10,700 00
Northern Pacific & Montana R. R.....	10,000 00	10,162 50
" " " " land grant.....	10,000 00	8,012 50
Pittsburgh & Western R. R.....	10,000 00	8,250 00
Dominion of Canada.....	10,000 00	11,000 00
Stock:		
Pennsylvania Plate Glass Co.....	10,000 00	10,800 00
Totals (carried out at market value).....	\$326,000 00	\$367,595 00

367,595 00

Cash in company's principal office, \$2,336.25; cash in bank, \$11,446.90	\$13,783 15
Gross premiums in due course of collection	68,427 40
Aggregate amount of all the available assets of the company	\$574,805 55
Deduct special deposit in Canada	11,000 00
	<u>\$563,805 55</u>

III.—LIABILITIES.

Amount of unpaid losses	\$3,508 35
Amount of reserve on all outstanding plate glass risks	193,245 25
Due and accrued for salaries, rent, advertising, or agency expenses, plate glass and glazing	30,462 04
Commissions and brokerage	18,796 55
Aggregate	\$246,012 19
Deduct liabilities on special deposits	10,475 79
Aggregate liabilities (except capital stock)	<u>\$235,536 40</u>
Surplus as regards policy-holders	\$328,268 95
Capital stock	250,000 00
Surplus over capital	<u>\$78,268 95</u>

IV.—INCOME DURING THE YEAR.

	<i>On plate glass risks.</i>	
Gross amount received for premiums	\$403,310 74	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums	25,186 59	
Net amount of cash actually received for premiums		\$378,124 15
Interest and dividends received on bonds and stocks, and from all other sources		11,636 17
Income from all other sources, viz.: rents		5,451 87
Aggregate cash income		<u>\$395,212 19</u>
Received for increased capital	\$150,000 00	

V.—EXPENDITURES DURING THE YEAR.

	<i>On plate glass risks.</i>	
Gross amount actually paid for losses	\$221,675 71	
Deduct amount actually received for salvages	52,081 87	
Net amount paid on losses (of which \$3,540.80 belonged to prior years)		\$169,597 34
Cash dividends actually paid		122,750 00
Paid or allowed during the year for commissions and brokerage		98,148 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes		64,299 13
Paid state, national and local taxes, in this and other states		9,119 91
All other payments and expenditures		4,262 81
Aggregate cash expenditures		<u>\$468,178 07</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Plate glass risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$12,341,945	\$870,915 41
Written during the year	18,245,400	408,409 41
Total	\$25,587,345	\$777,324 82
Deduct expirations	12,766,071	\$90,834 31
In force at the end of the year	\$12,821,274	\$386,490 51

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,852,719 98
Total amount of <i>cash</i> dividends declared since the company commenced business	196,750 00
Total amount of the company's stock owned by the directors at par value	106,050 00
Losses paid from organization to date	1,008,168 88
Losses incurred during the year	221,644 26
Amount deposited in different states and countries for the security of all the company's policy-holders	100,000 00
Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy-holders therein:	

<i>Name states and countries.</i>	<i>Deposit.</i>	<i>Liabilities.</i>
Canada	\$11,000 00	\$10,475 79

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Plate glass risks.</i>
Risks written	\$207,685 72
Premiums received	6,589 80
Losses paid	2,157 65
Total losses incurred during the year in the State of Michigan	2,341 83

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE 66 LIBERTY ST., NEW YORK.

(Incorporated April 22, 1874; commenced business April 23, 1874.)

HENRY HARTEAU, *President.*EUGENE H. WINSLOW, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

I.—CAPITAL.

Capital stock paid \$100,000 |

II.—ASSETS.

Real estate (cost value) \$150,000 00 |

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
New York City bonds	\$100,000 00	\$104,000 00	
Fifth Ave. Bank, Brooklyn, stock	2,000 00	2,700 00	
Fulton Municipal Gas Co., stock	5,000 00	6,400 00	
Hamilton Bank, Brooklyn, stock	2,500 00	3,175 00	
Kings County Trust Co., stock	2,000 00	3,800 00	
Brooklyn Gas Light Co., stock	6,250 00	7,812 50	
Metropolitan Gas Light Co., stock	5,000 00	5,250 00	
Brooklyn Bank, stock	2,500 00	4,375 00	
Louisville, St. Louis & Texas R. R. bonds	10,000 00	9,100 00	
Totals (carried out at market value)	\$135,250 00	\$146,612 50	146,612 50

Cash in company's principal office, \$4,016.93; cash in bank, \$22,227.37.....	\$26,244 30
Interest due and accrued on stocks, not included in "market value".....	750 00
Gross premiums in due course of collection.....	32,812 90
Plate glass on hand to replace losses.....	4,646 91
Aggregate amount of all the available assets of the company.....	\$361,066 61

Items not admitted as available assets.

Sundry accounts.....	\$775 02
Gross premiums over three months due.....	852 37
Total.....	\$1,627 39

III.—LIABILITIES.

Amount of unpaid losses.....	\$2,900 00
Amount of reserve on all outstanding plate glass risks.....	119,849 33
Due and accrued for salaries, rent, advertising, or agency expenses.....	6,561 97
Commissions.....	8,416 32

Aggregate liabilities (except capital stock)..... **\$137,727 62**

Surplus as regards policy-holders.....	\$223,338 99
Capital stock.....	100,000 00
Surplus over capital.....	\$123,338 99

IV.—INCOME DURING THE YEAR.

	<i>On plate glass risks.</i>
Gross amount of cash received for premiums.....	\$260,169 19
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	22,368 02
Net amount of cash actually received for premiums.....	\$237,801 17
Interest received on bonds and mortgages.....	4,422 44
Income from all sources, viz.: rents.....	1,762 38
Aggregate cash income.....	\$243,985 99

V.—EXPENDITURES DURING THE YEAR.

	<i>On plate glass risks.</i>
Gross amount actually paid for losses.....	\$107,125 46
Deduct amount actually received for salvages.....	7,197 53
Net amount paid on losses (of which \$2,616 belonged to prior years).....	\$99,928 13
Cash dividends actually paid.....	16,000 00
Paid or allowed during the year for commissions and brokerage.....	71,334 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	35,405 92
Paid state, national, and local taxes, in this and other states.....	2,868 61
All other payments, viz.: expenses of building.....	3,104 35
Aggregate cash expenditures.....	\$228,641 91

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Plate glass risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$7,684,712	\$225,917 91
Written during the year.....	9,151,174	262,066 66
Total.....	\$16,835,886	\$487,984 59
Deduct expirations.....	8,490,313	248,285 93
Net amount in force December 31, 1891.....	\$8,345,573	\$239,698 66

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,908,880 00
Total amount of cash dividends declared since the company commenced business	170,000 00
Total amount of the company's stock owned by the directors at par value	56,500 00
Losses paid from organization to date	704,986 00
Losses incurred during the year	100,212 13
Amount deposited in different states and countries for the security of all the company's policy-holders	100,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

Plate glass risks taken	\$235,174 59
Premiums received	7,435 56
Losses paid	2,142 80
Total losses incurred during the year in the state of Michigan	2,142 80

NEW YORK PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 24 PINE STREET, NEW YORK.

(Incorporated March 19, 1891; commenced business March 19, 1891.)

ELIJAH R. KENNEDY, *President*. MAJOR A. WHITE, *Secretary*.

Attorney for Michigan EUGENE HARBECK of Detroit.

I.—CAPITAL.

Capital stock paid\$100,000.

II.—ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Market value.</i>	<i>Par value.</i>	
United States	\$100,000 00	\$118,000 00	
Atchison, Topeka & Santa Fe R. R.	5,000 00	4,275 00	
Chicago, Rock Island & Pacific R. R.	5,000 00	5,200 00	
New York, Ontario & Western R. R.	5,000 00	5,000 00	
<i>Stocks:</i>			
Milwaukee, Lake Shore & Western R. R.	10,000 00	13,300 00	
Totals (carried out at market value)	\$125,000 00	\$145,775 00	\$145,775 00

Cash in company's office, \$617.97; cash in bank, \$10,259.55	10,877 52
Gross premiums in due course of collection	13,682 71

Aggregate amount of all the available assets of the company\$170,335 23

III.—LIABILITIES.

Amount of unpaid losses	\$1,796 16
Reinsurance reserve at 50 per cent of premiums on plate glass risk, running one year or less, from date of policy	\$27,072 83
Reinsurance reserve <i>pro rata</i> on risks running more than one year	1,708 90
Amount of reserve on all outstanding risk	28,176 28
Commissions and brokerage	4,580 48
Aggregate liabilities (except capital stock)	\$34,552 92

Surplus as regards policy-holders	\$136,782 81
Capital stock	100,000 00
Surplus over capital	<u>\$35,782 81</u>

IV.—INCOME DURING THE YEAR.

Net amount of cash actually received for premiums	\$41,710 99
Interest and dividends received on bonds and stocks, and from all sources	2,006 07
Aggregate cash income	<u>\$43,717 06</u>

V.—EXPENDITURES DURING THE YEAR.

Net amount paid on losses	\$4,095 00
Paid or allowed during the year for commissions and brokerage	13,575 81
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	7,221 50
Paid state, national and local taxes, in this and other states	3,392 34
All other payments and expenditures	9,706 43
Aggregate cash expenditures	<u>\$37,992 04</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Plate glass risk.</i>	<i>Premiums thereon.</i>
In force December 31, 1890		
Written during the year	\$315,708 52	\$57,609 54
Total	\$315,708 52	\$57,609 54
Deduct expirations	82,067 81	2,340 08
Net amount in force December 31, 1891	<u>\$233,640 71</u>	<u>\$55,269 46</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$55,469 46
Total amount of the company's stock owned by the directors at par value	48,600 00
Losses paid from organization to date	40,095 98
Losses incurred during the year	5,892 12
Amount deposited in different states and countries for the security of all the company's policy-holders	100,800 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Plate glass risk.</i>
Risks taken	\$38,470 82
Premiums received	1,067 16
Losses paid	114 97
Total losses incurred during the year in the State of Michigan	189 97

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

ACCIDENT DEPARTMENT.

CALIFORNIA.

HOME OFFICE, 418 CALIFORNIA ST., SAN FRANCISCO.

Incorporated December 28, 1867; commenced business, January, 1868.

GEO. A. MOORE, President.

J. N. PATTON, Secretary.

Attorney for Michigan, JAMES T. STERLING, of Detroit.

I.—CAPITAL.

Capital stock paid \$100,000

II.—ASSETS.*

Net amount of uncollected and deferred premiums \$80,679 32

III.—LIABILITIES.

Amount of unpaid losses (of which \$1,077 are resisted) \$11,202 00

Reinsurance reserve at 50 per cent of premiums 140,836 00

Aggregate liabilities \$152,038 00

IV.—INCOME DURING THE YEAR.

	<i>Accident risks.</i>	
Gross amount of cash received for premiums for first year's insurance.....	\$280,507 08	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	<u>8,650 40</u>	
Aggregate cash income		<u>\$295,856 66</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>Accident risks.</i>	
Gross amount actually paid for losses	\$136,644 42	
Reinsurance.....	<u>2,310 95</u>	
Net amount paid on losses.....		<u>\$134,333 47</u>

VI.—MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Accident risks.</i>
In force December 31, 1890.....		\$34,982,617
Written during the year		<u>62,194,738</u>
Total		\$97,057,375
Deduct expirations { By death, \$54,600		
{ By expiry, \$47,170,558		
{ By surrender, \$758,400		
{ By maturity, \$9,864,767		
Net amount in force December 31, 1891.....		<u>\$39,239,059</u>
Reinsured		<u>1,361,083</u>

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies in force December 31, 1890	2,073	\$2,676,650 00
Policies issued during the year	<u>1,394</u>	<u>3,004,900 00</u>
Total	3,407	\$5,681,550 00
Deduct ceased to be in force.....	<u>2,483</u>	<u>3,567,050 00</u>
In force December 31, 1891.....	924	\$2,114,500 00
Losses and claims paid during the year		<u>13,965 08</u>
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		<u>\$29,307 05</u>

* The general assets of the life department of the company are used in the accident department also.

*** ST. PAUL GERMAN ACCIDENT INSURANCE COMPANY.**
MINNESOTA.

HOME OFFICE COR. 3D AND ROBERT STS., ST. PAUL.

(Incorporated March 19, 1890; commenced business April 3, 1890.)

JAMES H. DRAKE, *President.*

GEO. F. SABIN, *Secretary.*

Attorney for Michigan, KARL SCHMERMANN, of Detroit.

I.—CAPITAL.

Capital stock paid.....\$200,000

II.—ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$34,875 00
Interest due, \$160, and accrued, \$667.97, on said mortgage loans; total....	827 97
Value of mortgaged lands.....	\$34,800 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Stocks:</i>	<i>Par value.</i>	<i>Market value.</i>	
Commercial Bank, St. Paul.....	\$90,000 00	\$72,000 00	
North St. Paul Casket Co.....	10,000 00	10,000 00	
Bank of North St. Paul.....	5,000 00	8,000 00	
Hausser & Son's Malting Co.....	28,000 00	28,000 00	
American Mortgage Security Co.....	10,000 00	10,000 00	
Chapman, Drake & Co.....	11,000 00	11,000 00	
American Mortgage Security Co. bonds.....	78,100 00	78,100 00	
Totals (carried out at market value).....	\$305,100 00	\$217,100 00	217,100 00

Cash in company's principal office, \$2,217.30; cash in bank, \$8,576.82.....	10,794 12
Interest due and accrued on stocks, not included in "market value".....	2,581 50
Gross premiums in due course of collection.....	40,441 32

Aggregate amount of all the available assets of the company.....	\$306,619 91
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III.—LIABILITIES.

Amount of unpaid losses.....	\$500 00
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Reinsurance reserve at 50 per cent of premiums on accident risks, running one year or less, from date of policy.....	\$34,477 85
Reinsurance reserve at 50 per cent on all unexpired plate glass risks.....	8,582 30

Amount of reserve on all outstanding risks.....	43,059 95
Cash dividends declared, due or to become due.....	8,320 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,250 00
Commissions and brokerage.....	11,323 57

Aggregate liabilities (except capital stock).....	\$64,453 52
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Surplus as regards policy-holders.....	\$242,166 39
Capital stock.....	200,000 00
Surplus over capital.....	\$42,166 39

* Reinsured its risks in the Fidelity and Casualty Ins. Company of N. Y. and retired from business May 4, 1892.—Com'r.

IV.—INCOME DURING THE YEAR.

	<i>On accident risks.</i>	<i>On plate glass risks.</i>	
Gross amount of cash received for premiums.....	\$58,786 66	\$11,134 59	
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	11,447 23	2,296 25	
Net amount of cash actually received for premiums.....			\$56,177 78
Interest received on bonds and mortgages.....			2,162 51
Interest and dividends received on bonds and stocks, and from all other sources.....			8,955 87
Income from all other sources, viz.: assessment on capital stock.....			55,000 00
Aggregate cash income.....			<u>\$122,296 16</u>
Received for increased capital, \$96,000.			

V.—EXPENDITURES DURING THE YEAR.

	<i>On accident risks.</i>	<i>On plate glass risks.</i>	
Gross amount actually paid for losses.....	\$17,495 16	\$2,463 60	
Amount paid on losses (of which \$861.86 belonged to prior years).....			\$19,958 76
Paid or allowed during the year for commissions and brokerage.....			15,729 77
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			9,467 75
Paid state, national, and local taxes, in this and other states.....			2,485 85
All other payments.....			14,109 23
Aggregate cash expenditures.....			<u>\$61,751 36</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Accident risks.</i>	<i>Premiums thereon.</i>	<i>Plate glass risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$1,935,600	\$18,277 20	\$192,830 45	\$5,175 83
Written during the year.....	7,389,630	81,816 74	711,131 47	19,739 98
Total.....	\$9,325,230	\$94,593 94	\$903,961 92	\$24,915 81
Deduct expirations.....	2,952,600	25,638 64	276,510 48	7,771 21
Net amount in force December 31, 1891.....	<u>\$6,372,630</u>	<u>\$68,955 30</u>	<u>\$627,451 44</u>	<u>\$17,144 60</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$108,786 25
Total amount of the company's stock owned by the directors at par value.....	94,000 00
Losses paid from organization to date.....	30,500 50
Losses incurred during the year.....	19,586 99
Amount deposited in Minnesota for the security of all the company's policy-holders.....	100,575 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Accident risks.</i>	<i>Plate glass risks.</i>	<i>Aggregate.</i>
Risks written.....	\$269,250 00	\$19,588 95	\$288,838 95
Premiums received.....	9,795 48	478 74	10,274 22
Losses paid.....	1,542 00	45 50	1,587 50
Total losses incurred during the year in the state of Michigan....	1,792 88	59 00	1,851 88

TRAVELERS' INSURANCE COMPANY.

ACCIDENT DEPARTMENT.

CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated, June 17, 1858; commenced business, April 1, 1864.)

JAMES BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

Attorney for Michigan, JAMES W. THOMPSON, of Detroit.

I.—CAPITAL.

Capital stock paid..... \$600,000

II.—ASSETS.

Real estate..... \$14,017 57

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:

	Par value.	Market value.
Tennessee state.....	\$32,000 00	\$19,840 00
Johnson county, Ill.....	18,000 00	18,000 00
Wayne " ".....	17,000 00	17,000 00
White " ".....	8,500 00	8,500 00
Montrose " Col.....	5,200 00	5,200 00
Mesa " ".....	7,000 00	7,000 00
Bio Arriba " N. M.....	5,200 00	5,200 00
School district, No. 84, Cass county, Dak.....	1,500 00	1,500 00
" " " 7, Montrose county, Col.....	23,000 00	23,000 00
" " " 1, Montrose county, Col.....	8,000 00	8,000 00
Bloomfield, Conn., town.....	30,000 00	30,000 00
Pitkin, Col., town.....	2,000 00	2,000 00
Howard township, Kan.....	24,000 00	24,000 00
Paw Paw township, Kan.....	8,000 00	8,000 00
Parsons, Kan., city.....	20,000 00	20,000 00
St. Paul, Minn., city Board of Education.....	10,000 00	10,000 00
Lima, Ohio, city.....	16,000 00	16,000 00
Richmond, Va., city.....	30,000 00	30,000 00
Chicago, Burlington & Quincy B. R. Co.....	6,000 00	5,520 00
Columbus & Western B. R. Co.....	50,000 00	52,750 00
Pullman Palace Car Co.....	23,000 00	23,000 00

Stocks:

Chicago, Burlington & Quincy B. R. Co.....	110,000 00	120,450 00
Illinois Central " ".....	40,000 00	43,380 00
Pennsylvania " ".....	235,900 00	267,748 50
Union Pacific " ".....	20,000 00	9,550 00
Chicago, Milwaukee & St. Paul " ".....	180,000 00	160,225 00
" " " ".....	70,000 00	57,487 50
Chicago & Northwestern " ".....	20,000 00	23,380 00
Chicago & Alton " ".....	21,000 00	29,180 00
Illinois Central " ".....	10,000 00	9,000 00
Farmers and Mechanics' National Bank, Hartford, Conn.....	26,800 00	29,480 00
American " " " ".....	35,000 00	48,300 00
City " " " ".....	40,500 00	40,905 00
Phoenix " " " ".....	66,000 00	83,500 00
Aetna " " " ".....	24,800 00	29,780 00
Mercantile " " " ".....	20,000 00	16,000 00
New Britain " " " " New Britain, Conn.....	14,000 00	21,000 00
National Bank of Commerce, New York, N. Y.....	10,000 00	18,500 00
National Shoe and Leather Bank, New York, N. Y.....	3,300 00	4,960 00
St. Paul National Bank, St. Paul, Minn.....	10,000 00	12,200 00
First National Bank, Morris, Minn.....	17,300 00	17,300 00
Hartford Trust Co., Hartford, Conn.....	50,000 00	65,000 00
Western Union Telegraph Co.....	80,300 00	67,080 50
Colorado Valley, Col., Land Co., Denver, Col.....	214,200 00	214,200 00

Totals (carried out at market value)..... \$1,618,500 00 \$1,781,904 50 1,731,904 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$133,400.00.....	\$100,000 00
Cash in company's principal office, \$930.03; cash in bank, \$259,756.53.....	260,686 56
Aggregate amount of all the available assets of the company.....	<u>\$2,106,608 63</u>

III.—LIABILITIES.

Amount of unpaid losses.....	\$156,850 00
Amount of reserve on all outstanding accident risks.....	843,624 48
Due and accrued for salaries, rent, advertising, or agency expenses.....	10,000 00
Aggregate liabilities (except capital stock).....	<u>\$1,010,474 48</u>
Surplus as regards policy-holders.....	\$1,096,134 15
Capital stock.....	600,000 00
Surplus over capital.....	<u>\$496,134 15</u>

IV.—INCOME DURING THE YEAR.

	<i>On accident risks.</i>
Gross amount of cash received for premiums.....	\$2,104,427 52
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums.....	257 00
Net amount of cash actually received for premiums.....	<u>\$2,104,427 52</u>
Interest and dividends received on bonds and stocks, and from all other sources.....	92,985 63
Aggregate cash income.....	<u>\$2,197,413 15</u>

V.—EXPENDITURES DURING THE YEAR.

Net amount paid on accident losses.....	\$986,453 01
Paid or allowed during the year for commissions and brokerage.....	559,376 55
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	176,314 47
Paid state, national, and local taxes, in this and other states.....	37,969 93
All other payments and expenditures.....	172,912 50
Aggregate cash expenditures.....	<u>\$1,933,046 46</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....	\$244,211,085	\$1,528,201 22
Written during the year.....	282,752,094	2,104,684 52
Total.....	\$526,963,189	\$3,632,885 74
Deduct expirations.....	287,914,145	2,092,135 25
In force at the end of the year.....	\$239,049,083	\$1,540,730 49
Deduct amount reinsured.....	100,000	154 20
Net amount in force December 31, 1891.....	<u>\$238,949,083</u>	<u>\$1,540,576 29</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$33,191,429 10
Total amount of cash dividends declared since the company commenced business.....	1,758,000 00
Total amount of the company's stock owned by the directors at par value.....	627,000 00
Total amount loaned to officers and directors.....	22,000 00
Losses paid from organization to date.....	14,010,189 13
Dividends declared payable in stock from organization.....	200,000 00
Losses incurred during the year.....	1,006,176 98
Loaned to stockholders not officers.....	6,000 00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	<u>200,000 00</u>

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Accident risks.</i>
Risks taken.....	\$7,274,300 00
Premiums received.....	48,485 03
Losses paid.....	17,353 12
Total losses incurred during the year in the State of Michigan.....	20,558 12

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.
MICHIGAN.

HOME OFFICE, DETROIT.

(Incorporated May 29, 1884; commenced business August 1, 1884.)

D. M. FERRY, *President.*STEWART MARKS, *Secretary.*

J. T. PATTON, General Agent, of Detroit.

I.—CAPITAL.

Capital stock paid.....\$200,000

II.—ASSETS.

Loans on bond and mortgage of real estate (first liens).....\$267,852 34

Value of lands mortgaged.....\$868,400 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds:</i>	<i>Par value.</i>	<i>Market value.</i>	
Detroit city bridge.....	\$35,000 00	\$35,000 00	
Columbus water.....	75,000 00	75,000 00	
Detroit public improvement.....	15,000 00	15,000 00	
Totals (carried out at market value).....	\$125,000 00	\$125,000 00	125,000 00

Cash in company's principal office, \$5,810.30; cash in bank, \$56,329.79.....62,140 09

Interest due and accrued on collateral loans.....612 50

Gross premiums in due course of collection.....160,252 68

Aggregate amount of all the available assets of the company.....\$621,152 37

III.—LIABILITIES.

Amount of unpaid losses.....\$37,396 56

Amount of reserve on all outstanding accident risks.....320,737 76

Commissions and brokerage.....41,665 69

Aggregate liabilities (except capital stock).....\$399,800 01

Surplus as regards policy-holders.....	\$221,352 36
Capital stock.....	200,000 00
Surplus over capital.....	\$21,352 36

IV.—INCOME DURING THE YEAR.

Net amount actually received on accident risks.....	\$653,443 26
Interest received on bonds and mortgages.....	21,921 11
Interest and dividends received on bonds and stocks, and from all other sources.....	1,316 66
Aggregate cash income.....	<u>\$676,681 03</u>

V.—EXPENDITURES DURING THE YEAR.

	<i>On accident risks.</i>
Gross amount actually paid for losses.....	\$306,159 33
Net amount paid on accident losses (of which \$12,966.66 belonged to prior years).....	\$306,159 33
Cash dividends actually paid.....	6,000 00
Paid or allowed during the year for commissions and brokerage.....	165,717 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	80,383 08
Paid state, national, and local taxes, in this and other states.....	18,923 71
All other payments and expenditures.....	49,298 15
Aggregate cash expenditures.....	<u>\$626,482 12</u>

VI.—MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Accident risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890.....		\$62,863,300	\$535,335 09
Written during the year.....		91,160,150	788,792 47
Total.....		\$154,013,450	\$1,324,129 46
Deduct expirations.....		71,398,600	632,653 94
Net amount in force December 31, 1891.....		<u>\$82,614,850</u>	<u>\$641,475 52</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,586,219 35
Total amount of cash dividends declared since the company commenced business.....	6,000 00
Total amount of the company's stock owned by the directors at par value.....	198,000 00
Losses paid from organization to date.....	1,209,844 40
Losses incurred during the year, accident.....	324,983 23
Amount deposited in different states and countries for the security of all the company's policy-holders.....	101,175 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Accident risks.</i>
Accident risks taken.....	\$6,965,200 00
Premiums received.....	70,451 95
Losses paid.....	38,328 03
Total losses incurred during the year in the state of Michigan.....	<u>36,828 06</u>

NORTHWESTERN LIVE STOCK INSURANCE COMPANY.

IOWA.

HOME OFFICE, DES MOINES, IOWA.

(Incorporated May 10, 1886; commenced business July 1, 1886.)

B. F. KAUFFMAN, *President*.B. R. FIELD, *Secretary*.

Attorney for Michigan DON M. DICKINSON of Detroit.

I.—CAPITAL.

Capital stock paid.....\$100,000.

II.—ASSETS.

Real estate	\$1,500 00
Loans and bond and mortgage of real estate (first liens)	118,250 00
Interest due and accrued on said mortgage loans	2,399 31
Value of lands mortgaged	\$366,830 00
Buildings (insured for \$39,160.00)	81,500 00
Total value of mortgaged premises	<u>\$348,330 00</u>
Cash in company's principal office, \$49.76; cash in bank, \$5,173.24	5,223 00
Interest due and accrued on collateral loans	4,999 94
Gross premiums in due course of collection	168 62
Bills receivable, <i>not matured</i>	16,327 79
Aggregate amount of all the available assets of the company	<u>\$148,868 66</u>

III.—LIABILITIES.

Amount of unpaid losses	\$8,000 00
Amount of reserve on all outstanding live stock risks	32,987 79
Due and to become due for mortgage purchased	1,128 83
Aggregate liabilities (except capital stock)	<u>\$42,116 62</u>
Surplus as regards policy-holders	\$108,752 04
Capital stock	100,000 00
Surplus over capital	<u>\$8,752 04</u>

IV.—INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On live stock risks.</i> \$80,082 51
Deduct amount paid for reinsurance, for rebate, abatement, and return premiums	2,504 63
Net amount of cash actually received for premiums	\$57,557 86
Interest received on bonds and mortgages	5,500 00
Interest and dividends received from all other sources	1,329 91
Income from all other sources, viz.: assessment on stockholders for surplus fund	13,000 00
Aggregate cash income	<u>\$77,387 77</u>

Received for increased capital \$60,000 00

V.—EXPENDITURES DURING THE YEAR.

	<i>On live stock risks.</i>	
Gross amount actually paid for losses	\$28,800 94	
Deduct amount actually received for salvages	106 66	
Net amount paid on losses (of which \$10,500.00 belonged to prior years) ..		\$28,724 28
Cash dividends actually paid		9,000 00
Paid or allowed during the year for commissions and brokerage		477 92
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes		22,190 32
Paid state, national and local taxes, in this and other states		16 20
All other payments and expenditures		3,370 29
Aggregate cash expenditures		<u>\$63,779 01</u>

VI.—MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Live stock risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1890	\$370,224	\$55,017 54
Written during the year	859,253	66,840 13
Total	<u>\$1,529,477</u>	<u>\$121,857 67</u>
Deduct expirations	717,024	57,786 48
Net amount in force December 31, 1891	<u>\$512,453</u>	<u>\$64,071 19</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$250,476 11
Total amount of cash dividends declared since the company commenced business	9,000 00
Total amount of the company's stock owned by the directors at par value	95,000 00
Total amount loaned to officers and directors	35,690 00
Losses paid from organization to date	81,583 24
Dividends declared payable in stock from organization	17,500 00
Losses incurred during the year	25,640 50
Amount deposited in Iowa for the security of all the company's policy-holders	118,250 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1891.

	<i>Live stock risks.</i>
Risks taken	\$3,000 00
Premiums received	237 50

CO-OPERATIVE

Life Insurance and Mutual Benefit Associations

OF MICHIGAN AND OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS

SHOWING THEIR CONDITION DEC. 31, 1891.

MASONIC CO-OPERATIVE LIFE ASSOCIATION OF MICHIGAN.

(Incorporated June 9, 1879; commenced business July 23, 1879.)

HOME OFFICE, MASONIC TEMPLE, DETROIT.

WM. F. MOORE, *President*.

PETER SORENSEN, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets Feb. 2, 1891 \$1,202 12

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$36 00
Annual dues as per contract, without any deduction whatever.....	453 60
Assessments: mortuary.....	1,235 10

Total paid by members	\$1,774 70
Interest.....	33 10

Total income 1,807 80

Total net resources \$3,009 90

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$1,478 90
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	72 00
Salaries of officers.....	100 00
Rent, \$25.00; advertising and printing, \$39.95.....	64 95
All other items, viz.: postage, \$33.00; insurance, \$0.75; license, \$5.00.....	25 75
(Total expenses \$265 70)	

Total disbursements 1,744 60

Balance \$1,265 32

Invested as follows:

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account.....	\$338 29
Cash deposits in banks on general fund account.....	807 03

Total net or invested assets \$1,140 32

NON-INVESTED ASSETS.

Office furniture.....	\$125 00
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Total non-invested assets 125 00

Gross assets \$1,265 32

189L] MASONIC MUTUAL BENEFIT ASSOCIATION OF MICHIGAN. 169

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies or certificates in force February 2, 1891.....	422	\$221,876 80
Policies or certificates written during the year 1891.....	18	9,666 80
Total.....	440	\$231,472 40
Deduct number and amount which have ceased to be in force during 1891.....	6	8,100 10
Total policies or certificates in force February 2, 1892.....	434	\$234,663 80
Losses and claims on policies or certificates paid during the year 1891.....	8	\$1,478 00
Policies or certificates terminated by death during 1891.....	3	1,478 00
Policies or certificates terminated by lapse during 1891.....	3	1,623 10

MASONIC MUTUAL BENEFIT ASSOCIATION OF WESTERN MICHIGAN.

(Incorporated November 16, 1878; commenced business, 1875.)

HOME OFFICE COR. CANAL & LYON STREETS, GRAND RAPIDS.

WM. P. INNIS, *President.*

ED. D. BENEDICT, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$34,423 28

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$1,296 75
Annual dues as per contract, without deductions whatever.....	2,243 75
Assessments: mortuary.....	65,925 85

Total paid by members.....	\$69,466 35
Interest.....	2,812 00
Cash received from all other sources, viz.: changes in beneficiaries, \$36.50; special notices, \$35.20; reinstatements, \$45.50.....	120 20

Total income..... 71,899 45

Total net resources..... \$106,322 73

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$85,000 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	224 00
Salaries of managers and agents not paid by commissions.....	2,050 87
Salaries of officers.....	1,800 00
Salaries and other compensation of office employees.....	716 00
Medical examination fees, whether paid direct by members or otherwise.....	802 00
Rent, \$513.31; advertising and printing, \$711.50.....	1,226 81
All other items, viz.: postage, \$627.31; stationery, \$21.75; office expenses, \$27.00; telegraph, \$50.00; surety bonds, \$95.00; expenses of trustees, \$353.20; miscellaneous, \$119.99.....	1,794 25
(Total expenses.....	\$7,913 43.)

Total disbursements..... 72,913 43

Balance..... \$33,409 30

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$29,500 00
Cash deposits in banks.....	8,909 30
Total net or invested assets.....	<u>\$38,409 30</u>

LIABILITIES.

Losses adjusted, due and unpaid.....	\$8,000 00
Total actual liabilities.....	<u>\$8,000 00</u>
Balance, net assets.....	<u>\$27,409 30</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,070 25
Mortuary assessments, due and unpaid.....	2,140 50
Total due from members.....	<u>\$3,210 75</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1891.

	No.	Amount.
Policies or certificates in force December 31, 1890.....	5,371	\$5,371,000
Policies or certificates written during the year 1891.....	323	333,000
Total.....	5,694	\$5,694,000
Deduct number and amount which have ceased to be in force during 1891.....	602	602,000
Total policies or certificates in force December 31, 1891.....	<u>5,092</u>	<u>\$5,092,000</u>
Losses and claims on policies or certificates incurred during the year.....	71	\$71,000
Losses and claims on policies or certificates paid during the year 1891.....	65	\$65,000
Policies or certificates terminated by death during 1891.....	71	71,000
Policies or certificates terminated by lapse during 1891.....	531	531,000

MICHIGAN MUTUAL BENEFIT ASSOCIATION OF HILLSDALE.

Incorporated March, 1879; commenced business March, 1879.)

HOME OFFICE, HILLSDALE.

IRA B. CARD, *President.*CONVIS M. BARRE, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$6,043 84

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$2,191 00	
Annual dues as per contract, without any deduction whatever.....	9,784 50	
Assessments, mortuary.....	62,272 59	
Medical examiners' fees paid by applicant.....	899 00	
Total income		\$74,647 09
Total net resources		\$80,690 93

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$80,800 00	
Commissions paid or allowed for collecting assessments.....	8,040 00	
Salaries of managers and agents not paid by commissions.....	2,722 78	
Salaries of officers, \$2,450; other compensations of officers, \$902.50.....	8,252 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	520 25	
Rent, \$150; advertising and printing, \$506.33.....	656 33	
All other items, viz.: Postage, \$1,157.91; legal expenses, \$995.50.....	2,153 41	
Traveling expenses, \$205.81; office supplies, \$174.....	379 51	
Miscellaneous, \$473.05; gas and coal, \$29.25.....	502 30	
Rebate membership fees to applicants.....	2,191 00	
Total disbursements		76,218 38
Balance		\$4,472 55

Invested as follows:

NET OR INVESTED ASSETS.

Cash in bank, general account.....	\$1,472 55	
Cash deposits in banks on emergency or reserve fund account.....	8,000 00	
Total net or invested assets		\$4,472 55

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$6,500 00	
" " not yet called for losses unadjusted, \$17,000; resisted, \$4,000.....	21,000 00	
Total due from members	\$27,500 00	
Deduct estimated cost of collection.....	1,875 00	
Net amount due from members		\$26,125 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7).....	\$17,000 00	
Losses in process of adjustment (number of claims, 2).....	6,000 00	
Losses resisted (number of claims, 2).....	4,000 00	
Total contingent mortuary liabilities		\$27,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	No.	Amount.
MICHIGAN BUSINESS OF 1891.		
Policies or certificates in force December, 1890.....	3,130	\$6,678,000
Policies or certificates written during the year 1891.....	582	641,000
Total	3,712	\$7,319,000
Deduct number and amount which have ceased to be in force during 1891.....	850	961,500
Total policies or certificates in force December 31, 1891	2,862	\$6,357,500
Losses and claims on policies or certificates unpaid December 31, 1890	8	\$17,100
Losses and claims on policies or certificates incurred during the year 1891	29	61,500
Total	37	\$78,600
Losses and claims on policies or certificates paid during the year 1891	30	\$60,800
Policies or certificates terminated by death during 1891	29	61,500
Policies or certificates terminated by lapse during 1891	550	961,500

PENINSULAR MASONIC AID ASSOCIATION.

MICHIGAN.

(Incorporated January 18, 1884; commenced business January 18, 1884.)

HOME OFFICE, CARO.

CYRENIUS P. BLACK, *President.* - - - - - NATHAN M. RICHARDSON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets, December 31, 1890..... \$841 09

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$3,876 00
Annual dues as per contract, without any deduction whatever.....	2,047 00
Assessments: mortuary, \$24,578.83; expense, \$2,457.53.....	27,081 36
Medical examiners' fees paid by applicant.....	671 00

Total paid by members..... \$33,625 86

Total income..... 33,625 36

Total net resources..... \$34,466 45

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$23,887 25
Advance payments returned to rejected applicants.....	56 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	3,920 00
Commissions paid or allowed for collecting assessments and dues.....	1,453 86
Salaries of officers, \$1,902.22; other compensations of officers, \$335.50.....	2,237 72
Salaries and other compensation of office employees.....	127 10
Medical examiners' fees, whether paid direct by members or otherwise.....	671 00
Rent, \$75.00; advertising and printing, \$233.30.....	807 30
All other items, viz.: postage, \$236.50; miscellaneous, \$92.05.....	378 55
(Total expenses.....	\$9,051 58)

Total disbursements..... 32,438 78

Balance..... \$2,027 67

Invested as follows:

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account..... \$2,067 27

Total net or invested assets..... \$2,067 27

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted..... \$4,000 00

Total due from members..... \$4,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, two)..... \$4,000 00

Total contingent mortuary liabilities..... \$4,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

MICHIGAN BUSINESS OF 1891.

	<i>No.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1890	1,899	\$4,617,000
Policies or certificates written during the year 1891	671	1,201,000
Total	2,570	\$5,818,000
Deduct number and amount which have ceased to be in force during 1891	814	932,000
Total policies or certificates in force December 31, 1891	2,256	\$4,886,000
<hr/>		
Losses and claims on policies or certificates unpaid December 31, 1890	2	\$4,000
Losses and claims on policies or certificates incurred during the year 1891	13	24,000
Total	15	\$28,000
<hr/>		
Losses and claims on policies or certificates paid during the year 1891	13	\$23,387
Policies or certificates terminated by death during 1891	13	24,000
Policies or certificates terminated by lapse during 1891	801	908,000

PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION
OF AMERICA.

MICHIGAN.

(Incorporated August 22, 1889; commenced business October 18, 1889.)

HOME OFFICE, 172 GRISWOLD ST., DETROIT.

CLARK J. WHITNEY, *President.* ALBERT C. MILLER, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$2,221 86

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction	\$7,782 00	
Assessments—general expense	14,364 70	
Cash received from all other sources, viz.: contribution, \$4,580.00; miscellaneous, \$61.84	4,641 88	
Total income		26,822 01
Total resources		\$29,043 87

DISBURSEMENTS DURING YEAR 1891.

Losses and claims	\$3,405 07
Advance payments returned to rejected applicants	841 92
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	10,109 10
Commissions paid or allowed for collecting assessments	502 52
Salaries of officers	1,890 00

Salaries and other compensation of office employees.....	\$1,274 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	141 00	
Rent, \$550.00; advertising and printing, \$1,013.43.....	1,563 43	
All other items, viz.: traveling expenses, \$608.39; legal, \$18.00.....	626 39	
Postage, stationery and miscellaneous.....	943 57	
(Advance assessments applied, included above.....)	\$331.00	
Total expenses.....	\$16,335.31	
Total disbursements.....		\$20,802 30
Balance.....		\$8,241 57

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$449 43	
Cash in office.....	965 80	
Cash deposits in banks on emergency or reserve fund account—City Sav- ings Bank, Detroit.....	6,662 19	
All other deposits.....	201 15	
Total net or invested assets.....	\$8,241 57	
Deduct agents balance unsecured.....	449 43	
Total admitted assets.....		\$7,792 14

LIABILITIES.

Advance assessments.....	\$138 50	
Total actual liabilities.....		138 50
Balance, net assets.....		\$7,653 64

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$1,797 00	
Indemnity assessments, due and unpaid.....	742 00	
Indemnity assessments, not yet called for losses unadjusted, \$10,000.00; relisted \$30,000.00.....	30,000 00	
Indemnity assessments, unadjusted.....	2,585 15	
Total due from members.....	\$35,424 15	
Deduct estimated cost of collection.....	1,771 21	
Net amount due from members.....	\$33,652 94	

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims two).....	\$10,000 00	
Losses relisted (number of claims two).....	20,000 00	
All other contingent liabilities.....	2,885 15	
Total contingent mortuary liabilities.....		\$32,885 15

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	844	\$4,049,500 00	425	\$3,091,000 00
Policies or certificates written during the year 1891.....	1,821	8,507,500 00	530	2,617,500 00
Total.....	2,665	\$12,556,000 00	955	\$4,708,500 00
Deduct number and amount which have ceased to be in force during 1891.....	650	3,096,000 00	201	968,000 00
Total policies or certificates in force December 31, 1891..	2,015	\$9,470,000 00	754	\$3,722,500 00
Losses and claims on policies or certificates incurred during the year 1891.....	84	\$6,290 22	24	\$1,301 29
Total.....	84	\$6,290 22	24	\$1,301 29
Losses and claims on policies or certificates paid during the year 1891.....	78	\$3,405 07	24	\$1,301 29
Policies or certificates terminated by death during 1891.....	6	30,000 00	2	10,000 00
Policies or certificates terminated by lapse during 1891.....	575	\$2,721,000 00	198	971,000 00

AMERICAN MUTUAL ACCIDENT ASSOCIATION.

WISCONSIN.

(Incorporated May, 1888; commenced business March, 1889.)

HOME OFFICE, OSHKOSH, WISCONSIN.

J. D. CAMPBELL, *President.*W. P. HOBART, *Secretary.*

Attorney for Michigan, JAY P. LEE, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$4,138 83

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications,
without deduction..... \$10,328 50
Annual dues as per contract, without any deduction whatever..... 23,596 98Total paid by members \$33,925 48
Interest 30 00

Total income 33,955 48

Total net resources \$38,094 31

DISBURSEMENTS DURING YEAR 1891.

Losses and claims..... \$13,055 74
Commissions and fees retained by or paid or allowed to agents on account
of fees and dues..... 10,328 50
Salaries of managers and agents not paid by commissions..... 3,893 83
Rent, \$375.00; taxes, \$259.87; advertising and printing, \$860.98..... 1,495 85
All other items, viz.: general expenses..... 1,011 70
Michigan and Minnesota expense account..... 618 80
Postage, adjusting claims, and return premiums..... 778 20
(Total expenses..... \$17,560 63)

Total disbursements..... 30,616 37

Balance \$7,477 94

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate..... \$3,550 00
Agents' ledger balances..... 42 00
Cash in office..... 914 15
Cash deposits in banks on emergency or reserve fund account..... 3,013 79Total net or invested assets..... \$7,519 94
Deduct agents' balances not admitted..... 42 00

Total net or invested assets, less depreciation \$7,477 94

NON-INVESTED ASSETS.

Interest accrued..... \$88 87
Office furniture..... 165 00

Total non-invested assets 253 87

Gross assets..... \$7,731 81

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$952 81	
All other.....	1,026 65	
Total actual liabilities		\$1,979 46
Balance net assets.....		\$5,794 35

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments in process of collection	\$2,810 00	
Net amount due from members.....		\$2,810 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 1).....	\$500 00	
" reported (number of claims 53)	1,325 00	
" resisted (number of claims 2).....	985 00	
Total contingent mortuary liabilities		2,810 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	1,806	\$1,853,450 00		
Policies or certificates written during the year 1891.....	2,951			
Total.....	4,757			
Deduct number and amount which have ceased to be in force during 1891.....	2,846			
Total policies or certificates in force December 31, 1891.....	2,411	\$2,846,300 00	342	\$613,300 00
Losses and claims on policies or certificates incurred during the year 1891.....	385	\$12,055 74	33	\$663 50
Losses and claims on policies or certificates paid during the year 1891.....	385	12,055 74	33	663 50

BANKERS' LIFE ASSOCIATION.

IOWA.

(Incorporated July 1, 1879; commenced business September 12, 1879.)

HOME OFFICE, DES MOINES.

EDWARD A. TEMPLE, *President*.A. C. STITSON, *Secretary*.

Attorney for Michigan, W. C. CARPENTER, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$726,243 51

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$52,186 45
Annual dues as per contract, without any deduction whatever.....	44,087 61
Assessments, mortgage.....	116,100 59
Guarantee deposits.....	116,068 55
Total paid by members.....	\$376,338 20
Interest.....	37,549 27
Advances to agents repaid.....	251 50

Total income..... \$414,118 97

Total net resources..... \$1,140,362 58

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$176,750 00
Returned to members for canceled certificates.....	776 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	51,788 73
Commissions paid or allowed for collecting assessments.....	2,620 27
Salaries of managers and agents not paid by commissions.....	1,408 88
Salaries of officers, \$16,800; other compensations of officers, \$1,085.04.....	17,885 04
Salaries and other compensation of office employees.....	5,020 08
Medical examiners' fees, whether paid direct by members or otherwise.....	820 25
Rent, \$1,263.29; taxes, \$350.88; advertising and printing, \$4,250.29.....	5,864 46
Advanced agents to be repaid out of future salaries or commissions.....	611 50
All other items, viz.: guarantee deposits returned to beneficiaries.....	8,658 00
State fees, \$1,214.75; postage, \$2,656.88; furniture, \$304.30; attorneys' fees, \$1,511.84; traveling expenses, \$446.90; miscellaneous, \$815.67.....	6,950 84

Total disbursements..... 273,628 95

Balance..... \$866,733 63

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$536,885 00
Cost value of bonds and stocks owned absolutely.....	65,500 00
Guarantee notes of members.....	239,121 25
All other deposits.....	25,777 38

Total net or invested assets..... \$866,733 63

NON-INVESTED ASSETS.

Interest due, \$28.00; accrued, \$11,775.72.....	\$11,803 72
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Total non-invested assets..... 11,803 72

Gross assets..... \$878,537 35

LIABILITIES.

Advance assessments.....	\$472 67
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Total actual liabilities..... 472 67

Balance, net assets..... \$878,064 68

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$80,000 00
Total due from members.....	\$80,000 00
Deduct estimated cost of collection.....	800 00

Net amount due from members..... \$79,200 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 5).....	\$18,000 00
Losses resisted (number of claims, 2).....	4,000 00

Total contingent mortuary liabilities..... \$22,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	14,852	\$29,304,000	480	\$890,000
Policies or certificates written during the year 1891.....	8,842	7,684,000	242	484,000
Total.....	18,494	\$36,988,000	672	\$1,344,000
Deduct number and amount which have ceased to be in force during 1891.....	1,060	2,120,000	41	82,000
Total policies or certificates in force Dec. 31, 1891.....	17,434	\$34,868,000	631	\$1,262,000
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	8	\$16,000		
Losses and claims on policies or certificates incurred during the year 1891.....	92	184,000	2	\$4,000
Total.....	100	\$200,000	2	\$4,000
Losses and claims on policies or certificates paid during the year 1891.....	89	\$176,750	2	\$4,000
Policies or certificates terminated by death during 1891.....	92	184,000	2	4,000
Cancellations.....	20	40,000		
Policies or certificates terminated by lapse during 1891.....	948	1,586,000	89	78,000

BANKERS' LIFE ASSOCIATION.

MINNESOTA.

(Incorporated August 6, 1880; commenced business August 6, 1880.)

HOME OFFICE, ST. PAUL.

CORTLANDT M. TAYLOR, *President.*DOUGLAS PUTNAM, *Secretary.*

Attorney for Michigan CHRISTIAN MACK of Ann Arbor.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$221,856 40

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$36,218 73
Annual dues as per contract, without any deduction whatever.....	44,013 74
Assessments, mortuary.....	85,825 77
Total paid by members.....	\$166,058 24
Interest.....	6,511 27
Cash received from all other sources, viz.: guarantee trust fund notes.....	23,560 50

Total income..... 201,139 01

Total net resources..... \$422,995 41

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$80,000 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	33,277 88
Commissions paid or allowed for collecting assessments.....	806 88
Salaries of managers and agents not paid by commissions.....	15,718 14
Salaries of officers, \$5,749.92; other compensations of officers, \$6,007.47.....	11,757 39
Salaries and other compensation of office employes.....	4,819 34
Medical examiners' fees, whether paid direct by members or otherwise.....	5,869 00
Rent, \$1,077.50; taxes, \$1,252.63; advertising and printing, \$6,046 15.....	8,876 28
Advanced to agents to be repaid out of future commissions.....	815 00
All other items, viz.: postage, \$4,390.09; incidentals, \$4,490.53.....	9,390 62
Guarantee deposits returned to beneficiaries of deceased members.....	687 00
Total disbursements.....	\$150,957 28
Balance.....	\$272,038 13

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$203,182 97
Cash in office.....	662 98
Cash deposits in banks on emergency or reserve fund account.....	68,212 18
Total net or invested assets.....	\$272,038 13
Deduct depreciation in value of U. S. bonds to bring same to market value.....	10,595 67
Total net or invested assets, less depreciation.....	\$261,442 46

NON-INVESTED ASSETS.

Interest due, \$1,730.83; accrued, \$245.47.....	\$1,975 85
Guarantee trust fund notes not due on membership in force.....	92,771 75
Entrance payments in process of collection on memberships in force.....	631 91
Total non-invested assets.....	95,379 51
Gross assets.....	\$356,821 97

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses paid, \$12,000; reported \$6,000.00.....	\$18,000 00
Total due from members.....	\$18,000 00
Deduct estimated cost of collection.....	180 00
Net amount due from members.....	\$17,820 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims 2).....	\$6,000 00
Total contingent mortuary liabilities.....	6,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	5,907	\$11,814,000	79	\$158,000
Policies or certificates written during the year 1891.....	2,055	4,110,000	65	180,000
Total.....	7,962	\$15,924,000	144	\$238,000
Deduct number and amount which have ceased to be in force during 1891.....	885	770,000	80	60,000
Total policies or certificates in force December 31, 1891..	7,577	\$15,154,000	114	\$228,000

Losses and claims on policies or certificates unpaid December 31, 1890.....	3	\$4,000	-----	-----
Losses and claims on policies or certificates incurred during the year 1891.....	31	62,000	1	\$2,000
Total.....	33	\$66,000	1	\$2,000
Losses and claims on policies or certificates paid during the year 1891.....	30	\$60,000	1	\$2,000
Policies or certificates terminated by death during 1891.....	31	62,000	-----	2,000
Policies or certificates terminated by lapse during 1891.....	354	708,000	29	58,000

BAY STATE BENEFICIARY ASSOCIATION.

MASSACHUSETTS..

(Incorporated June 2, 1881; commenced business June 2, 1881.)

HOME OFFICE, COR. BROAD AND MAIN STS., WESTFIELD.

JOHN R. REED, *President*.R. W. PARKS, *Secretary*.

Attorney for Michigan, FRANK BOWLER, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$154,431 37

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$16,238 00
Annual dues as per contract, without any deduction whatever.....	37,938 29
Assessments.....	410,576 55
Medical examiners' fees paid by applicant.....	2,236 00

Total paid by members.....	\$486,988 84
Advances to agents repaid.....	5,004 83

Total income..... 491,988 67

Total net resources..... \$646,420 04

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$392,050 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	37,318 79
Salaries of officers.....	9,370 82
Salaries and other compensation of office employees.....	5,438 00
Medical examiners' fees, whether paid direct by members or otherwise.....	5,720 96
Rent, \$400.00; taxes, \$337.00; advertising and printing, \$2,068.39.....	3,020 59
All other items, viz.: traveling expenses, \$3,330.00; postage, \$8,050.00; legal expenses, \$500.00; sundries, \$336.18.....	15,286 18
(Total expenses.....)	\$76,407 29)

Total disbursements..... 468,457 29

Balance..... \$177,962 75

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$180,819 17
Cash deposits in banks on emergency or reserve fund account.....	17,343 58
Total net or invested assets.....	<u>\$177,962 75</u>

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$78,000 00
" reported	17,000 00
Total due from members.....	<u>\$90,000 00</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 15).....	\$58,000 00
" in process of adjustment (number of claims 12).....	37,000 00
Total contingent mortuary liabilities	<u>\$90,000 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICH- IGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	12,258	\$39,420,000	355	\$1,280,000
Policies or certificates written during the year 1891.....	2,238	7,087,000	8	29,000
Total.....	14,496	\$46,507,000	363	\$1,239,000
Deduct number and amount which have ceased to be in force during 1891.....	1,111	3,556,000	32	104,000
Total policies or certificates in force December 31, 1891.....	<u>13,385</u>	<u>\$42,951,000</u>	<u>331</u>	<u>\$1,185,000</u>
Losses and claims on policies or certificates unpaid December 31, 1890.....	80	\$94,500	None.	None.
Losses and claims on policies or certificates incurred during the year 1891.....	120	887,500	-----	-----
Total.....	<u>150</u>	<u>\$482,000</u>	<u>-----</u>	<u>-----</u>
Losses and claims on policies or certificates paid during the year 1891.....	123	\$392,050	-----	-----
Policies or certificates terminated by death during 1891.....	120	887,550	-----	-----
Policies or certificates terminated by lapse during 1891.....	991	\$3,168,450	32	\$104,000

CHICAGO GUARANTY FUND LIFE SOCIETY.

ILLINOIS.

(Incorporated August 25, 1884; commenced business October 27, 1884.)

HOME OFFICE, No. 312 OPERA HOUSE BUILDING, CHICAGO.

GEORGE SHERWOOD, *President.* - - - - - CHAS. I. WESTERFIELD, *Secretary.*

Attorney for Michigan ALDEN B. HUNTLEY of Kalamazoo.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 \$110,371 41

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications without deduction	\$2,484 47
Annual dues as per contract, without any deduction whatever	20,307 80
Assessments: mortuary, \$30,848.52; expense, \$4,195.34	85,043 86
Medical examiners' fees paid by applicant	7,206 00
Installments of guaranty fund	930 00

Total paid by members	\$124,471 63
Interest	8,652 05
(Assessments paid in advance, included above	\$1,782 72)

Total income 128,123 68

Total net resources \$238,495 09

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)	\$30,000 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	6,527 98
Commissions paid or allowed for collecting assessments	258 64
Salaries of managers and agents not paid by commissions	2,060 00
Salaries of officers, \$9,642; other compensations of officers, \$260	9,902 00
Salaries and other compensation of office employees	2,901 25
Rent, \$1,166.68; taxes, \$1,216.09; advertising and printing, \$1,587.53	3,970 80
Traveling expenses, \$690.61; legal, \$1,053.50	1,744 11
Postage, \$721.31; furniture, \$68.50	787 81
Medical examiners' fees, \$454.00; general expenses, \$752.67	1,206 67
Members' advances applied	417 01
(Advance assessments applied, included above	\$417 01)
(Total expenses	29,805 72)

Total disbursements 109,805 72

Balance \$128,689 37

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds owned absolutely, as per schedule D	\$109,228 95
Agents' ledger balances, secured	1,652 07
Cash in office	1,721 10
Cash deposits in banks on emergency or reserve fund account	2,218 51
Cash deposits in mortuary fund	10,469 83
Cash deposits in guaranty fund	868 61

Total net or invested assets	\$126,707 87
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Gross assets \$126,707 37

LIABILITIES.

Salaries due and accrued	\$472 18
Advance assessments	1,401 48

Total actual liabilities 1,873 66

Balance, net assets \$124,833 71

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Guaranty fund and dues	\$30 00
Mortuary assessments due and unpaid	691 10
Mortuary assessments not yet called for losses unadjusted, \$3,000.00; reported, \$10,000	18,000 00

Total due from members	\$13,721 10
Deduct estimated cost of collection	1,097 68

Net amount due from members \$12,623 42

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 1).....	\$3,000 00
Losses reported	10,000 00
Total contingent mortuary liabilities.....	<u>\$13,000 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICH- IGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890	2,052	\$6,897,000	22	\$74,000
Policies or certificates written during the year 1891.....	156	428,000	-----	-----
Total.....	2,208	\$7,325,000	-----	\$74,000
Deduct number and amount which have ceased to be in force during 1891.....	312	1,041,000	1	2,000
Total policies or certificates in force December 31, 1891	<u>1,896</u>	<u>\$6,284,000</u>	<u>21</u>	<u>\$72,000</u>
Losses and claims on policies or certificates unpaid December 31, 1890	1	\$5,000	-----	-----
Losses and claims on policies or certificates incurred during the year 1891	28	88,000	-----	-----
Total.....	<u>29</u>	<u>\$93,000</u>	-----	-----
Losses and claims on policies or certificates paid during the year 1891.....	24	\$80,000	-----	-----
Policies or certificates terminated by death during 1891.....	28	\$3,000	-----	-----
Policies or certificates terminated by lapse during 1891.....	284	953,000	-----	-----

COVENANT MUTUAL BENEFIT ASSOCIATION.

ILLINOIS.

(Incorporated, January 9, 1877; commenced business, January 9, 1877.)

HOME OFFICE, GALESBURG.

A. W. BERGGREN, *President.*W. H. SMOLLINGER, *Secretary.*

Attorney for Michigan, Wm. E. GROVE, of Grand Rapids.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$545,448 24

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deduction for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$76,151 50
Assessments: mortuary, \$997,166.40; expense, \$118,358.14; advance, \$36,951.92.....	1,150,471 45

Total paid by members.....	\$1,226,622 96
Interest (Assessments paid in advance, included above..... \$37,636.96)	16,142 08

Total income..... 1,242,764 99

Total net resources..... \$1,788,213 23

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$910,500 00
Advance payments returned to rejected applicants, \$5,749; advance deposits, \$37,636.95.....	48,385 95
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	72,518 82
Salaries of managers and agents not paid by commissions.....	25,779 15
Salaries of officers.....	19,891 53
Salaries and other compensation of office employees.....	18,682 31
Medical examiners' fees, whether paid direct by members or otherwise.....	15,882 00
Rent, \$1,867.47; taxes, \$2,671.91; advertising and printing, \$7,272.90.....	11,732 37
All other items, viz.: contingent expenses, \$1,640.84; postage, etc., \$7,968.31; traveling expenses, \$7,796.32; directors and managers expenses, \$4,419.40; legal, \$180; furniture, \$304.90; printing material, \$167.40; miscellaneous, \$234.50.....	22,741 67
Agents' balances charged off.....	4,704 24
(Advance assessments applied, included above.....	\$37,636 95)
(Total expenses.....	187,227 85)
Total disbursements.....	\$1,146,656 04
Balance.....	\$641,557 19

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$586,896 87
Cash deposits in banks.....	104,680 82
Total net or invested assets.....	\$641,557 19
Deduct depreciation of assets to bring same to market value*.....	27,690 31
Total net or invested assets, less depreciation.....	\$613,866 88

NON-INVESTED ASSETS.

Interest due and accrued.....	\$5,370 93
Furniture and office supplies.....	10,377 56
Market value of bonds and stocks over cost.....	2,809 50
Total non-invested assets.....	18,557 99
Gross assets.....	\$632,424 87

LIABILITIES.

Advance assessments.....	14,233 50
Balance, net assets.....	\$618,131 37

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$143,375 00
" " " not yet called for losses unadjusted, \$125,250; re-sisted, \$10,500; reported, \$88,625.....	234,375 00
Total due from members.....	\$367,950 09

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 1).....	\$12,500 00
Losses in process of adjustment (number of claims, 52).....	122,730 00
Losses reported (number of claims, 37).....	88,625 00
Losses resisted (number of claims, 4).....	10,500 00
Total contingent mortuary liabilities.....	\$224,375 00

*U. S. bonds, \$27,044.62; school bonds, \$645.69.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	32,719	\$84,707.875	1,779	\$4,095.875
Policies or certificates written during the year 1891.....	7,241	14,412.875	280	450.875
Total.....	39,960	\$99,120.750	2,059	\$4,546.750
Deduct number and amount which have ceased to be in force during 1891.....	4,918	11,914.125	200	386.500
Total policies or certificates in force Dec. 31, 1891.....	35,042	\$87,206.625	1,859	\$4,160.250
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	77	\$216.750	5	\$8.750
Losses and claims on policies or certificates incurred during the year 1891.....	357	940.625	12	32.500
Total.....	434	\$1,157.375	17	\$41.250
Losses and claims on policies or certificates paid during the year 1891.....	340	\$938.000	14	\$33.750
Policies or certificates terminated by death during 1891.....	357	940.625	12	32.500
Policies or certificates terminated by lapse during 1891.....	4,506	10,511.625	170	802.125
Policies or certificates terminated by surrender during 1891.....	55	103.875	6	11.250
Policies or certificates reduced in amount during 1891.....		858.000		18.875

CONNECTICUT INDEMNITY ASSOCIATION.

CONNECTICUT.

(Chartered, April 7, 1887; commenced business, November 30, 1888.)

HOME OFFICE, 43 EAST MAIN ST., WATERBURY.

VICTORY L. SAWYER, *President.* - - - - EDWARD A. WRIGHT, *Secretary.*

Attorney for Michigan, THOS. M. SHEPARD, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$69,400 86

INCOME DURING YEAR 1891.

Annual dues as per contract, without any deduction whatever.....	\$27,415 05
Assessments: mortuary, \$39,318.23; expense, \$23,619.75.....	63,437 98
Dividend deductions.....	2,336 60
Total paid by members.....	\$93,239 63
Interest, \$3,244.56; rent, \$193.51.....	3,438 47
Cash received from all other sources, viz.: policy fees, commission, contracts, personal accounts, sale of office furniture, etc.....	24,236 58
Total income.....	120,914 68
Total net resources.....	\$190,315 54

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$33,258 96	
Advance payments returned to rejected applicants.....	436 29	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	14,808 53	
Commissions paid or allowed for collecting assessments.....	972 71	
Salaries of managers and agents not paid by commissions.....	10,196 86	
Salaries of officers, \$7,120.30; other compensation of officers, \$4,496.31.....	11,559 61	
Salaries and other compensation of office employees.....	5,872 59	
Medical examiners' fees, whether paid direct by members or otherwise.....	3,983 67	
Rent, \$3,080.00; taxes, \$1,025.48; advertising and printing, \$4,379.88.....	8,685 31	
All other items, viz.: general miscellaneous expenses.....	15,042 29	
(Total expenses.....	\$77,001 87)	
Total disbursements.....		\$110,695 12
Balance.....		\$79,620 42

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A.....	\$52,530 00
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per schedule B.....	2,076 08
Cost value of bonds and stocks owned absolutely.....	5,351 00
Agents' ledger balances.....	1,866 37
Cash in office and in transit (since received).....	5,363 89
Cash deposits in banks on emergency or reserve fund account.....	6,638 70
All other deposits.....	915 96
Premium notes.....	4,878 92
Total net or invested assets.....	\$79,620 42
Deduct assets not admitted, premium notes.....	6,745 29
Total net or invested assets, less depreciation.....	\$72,875 13

NON-INVESTED ASSETS.

Interest due, \$53.15; accrued, \$786.87	\$840 02
Office furniture and supplies	4,711 34
Bills receivable	2,606 50
Advance benefits, \$580.02; agents' balances, \$12,690.01	19,270 08
Capital stock due	85,875 00
Total non-invested assets	107,302 89
Gross assets	\$180,178 02
Deduct items not admitted: unpaid capital, \$85,875.00; association's own stock, \$3,430.00; agents' balances, \$14,556.38	103,861 38
Total admitted assets	\$76,316 64

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$1,643 58	
Total actual liabilities		1,643 58
Balance net assets		\$74,673 11

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$7,022 21
due and unpaid	8,488 32
Total due from members	\$10,505 53
Deduct estimated cost of collection	210 10
Net amount due from members	\$10,295 43

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 10).....	\$11,000 00
" reported (number of claims 2).....	6,000 00
" resisted (number of claims 3).....	6,500 00
Total contingent mortuary liabilities	<u>\$23,500 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICH- IGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	2,906	\$3,914,000 00	8	\$3,000 00
Policies or certificates written during the year 1891.....	1,778	2,295,475 00	9	21,000 00
Total.....	4,684	\$6,209,475 00	12	\$24,000 00
Deduct number and amount which have ceased to be in force during 1891.....	814	1,178,000 00	1	1,000 00
Total policies or certificates in force December 31, 1891.....	3,874	\$5,081,475 00	11	\$23,000 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	7	\$6,950 00	1	\$355 55
Losses and claims on policies or certificates incurred during the year 1891.....	35	48,250 00	-----	-----
Total.....	42	\$55,200 00	1	\$555 55
Losses and claims on policies or certificates paid during the year 1891.....	27	\$29,189 17	-----	-----
Policies or certificates terminated by death during 1891.....	35	48,250 00	-----	-----
Policies or certificates terminated by lapse during 1891.....	779	1,129,750 00	1	\$1,000 00

. FIDELITY MUTUAL LIFE ASSOCIATION.

PENNSYLVANIA.

(Incorporated, December 2, 1878; commenced business, January 1, 1879.)

HOME OFFICE, 914 WALNUT ST., PHILADELPHIA.

L. G. FOUSE, *President.*W. S. CAMPBELL, *Secretary.*

Attorney for Michigan, R. E. JAMESON, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$355,450 19

DISBURSEMENTS DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deduction for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$36,757 00
Annual dues as per contract, without any deduction whatever.....	191,074 05
Assessments: mortuary, \$388,505.18; expense, \$8,802.64.....	397,307 82
Medical examiners' fees paid by applicant.....	2,065 67

Total paid by members.....	\$627,204 54
Interest, \$18,996.31; rent, \$1,454.13.....	20,452 44
Cash received from all other sources, viz.: fees for changing policies.....	59 00
(Assessments paid in advance, included above..... \$193.89)	

Total income..... 647,745 98

Total net resources..... \$1,003,196 17

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)	\$250,050 00
Advance payments returned to rejected applicants	10,895 07
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	88,858 62
Commissions paid or allowed for collecting assessments	8,802 64
Salaries of managers and agents not paid by commissions	12,913 34
Salaries of officers	18,642 01
Salaries and other compensation of office employees	32,310 46
Medical examiners' fees, whether paid direct by members or otherwise	21,911 55
Rent, \$7,518.82; taxes, \$335.92; advertising and printing, \$20,236.82	28,286 56
Advanced to officers and agents to be repaid out of future salaries or commissions	94,681 53
All other items, viz.:	
State licenses, legal expenses, etc.	5,987 91
Furniture, fixtures, etc.	4,294 12
Investigating claims, express charges, telegraph, etc.	4,155 68
Traveling expenses, postage, etc.	10,211 50
(Total expenses	\$229,819.39)
Total disbursements	\$520,564 46
Balance	\$482,631 71

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	\$57,553 11
Loans on mortgages (first liens) on real estate	211,150 00
Loans secured by liens on policies	28,587 42
Cost value of bonds and stocks owned absolutely	10,370 01
Agents' ledger balances	23,008 58
Cash in office	1,889 49
Cash deposits in banks on emergency or reserve fund account	9,858 73
Loans on renewal interest of \$159,574.17, probable decrement having been deducted	131,902 09
Printing machinery	1,767 28
Total net or invested assets	\$482,631 71

NON-INVESTED ASSETS.

Interest due, \$70; accrued, \$3,797.20	\$3,867 20
Market value of real estate over cost and incumbrances	22,446 89
Total non-invested assets	26,314 09
Gross assets	\$508,945 80
Items not admitted. { Agents' balances	\$23,008 58
{ Printing machinery	1,767 28
	24,770 86
Gross assets, less items not admitted	\$484,174 94

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$245 75
Advance assessments	11,681 22
Total actual liabilities	11,926 97
Balance, net assets	\$472,247 97

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity resource on amount pledged for losses	\$879,323 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 16)	\$37,000 00
Losses in process of adjustment (number of claims, 1)	3,000 00
Losses reported (number of claims, 16)	54,600 00
Losses resisted (number of claims, 5)	19,000 00
Total contingent mortuary liabilities	\$113,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	12,176	\$26,955,650	236	\$428,000
Policies or certificates written during the year 1891.....	5,331	12,124,800	184	441,500
Total.....	17,507	\$39,080,450	4,180	\$869,500
Deduct number and amount which have ceased to be in force during 1891.....	2,502	5,500,700	80	188,000
Total policies or certificates in force Dec. 31, 1891.....	15,005	\$33,579,750	330	\$781,500
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	5	\$12,650		
Losses and claims on policies or certificates incurred during the year 1891.....	149	\$26,400	3	\$9,000
Total.....	154	\$39,000		
Losses and claims on policies or certificates paid during the year 1891.....	153	\$280,050	3	\$9,000
Policies or certificates terminated by death during 1891.....	149	\$26,400	3	9,000
Policies or certificates terminated by lapse during 1891.....	2,353	5,174,800	77	128,000

GERMAN MUTUAL BENEFIT ASSOCIATION.

ILLINOIS.

(Incorporated August 16, 1875; commenced business October 20, 1875.)

HOME OFFICE, 206 LA SALLE ST., CHICAGO, ILL.

MARTIN G. GOOD, *President.* SAMUEL WURST, *Secretary.*

Attorney for Michigan, HENRY C. KLOCKSIEM of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$27,012 30

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$1,068 00
Assessments, mortuary.....	51,688 65

Total paid by members..... \$52,756 65

Interest..... 1,369 85

Cash received from change of beneficiaries..... 114 65

Total income..... 54,221 15

Total net resources..... \$81,233 45

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$47,495 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	710 11
Salaries of officers.....	1,731 25
Salaries and other compensation of office employees.....	284 00
Medical examiners, fees, whether paid direct by members or otherwise.....	39 20
Rent, \$409.96; advertising and printing, \$293.35.....	703 81
All other items, viz.: stationery, \$341.88; postage and express, \$207.68; legal fees, \$30.50; incidentals, \$38.00.....	668 06
(Total expenses.....	\$4,136 48)
Total disbursements.....	<u>\$51,631 43</u>
Balance.....	<u>\$29,602 02</u>

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$22,400 00
Loans secured by pledge of bonds, stocks, or other marketable collateral.....	3,000 00
Cash deposits in banks on emergency or reserve fund account.....	4,202 02
Total net or invested assets.....	<u>\$29,602 02</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 4).....	\$3,830 00
Losses in process of adjustment (number of claims 5).....	4,710 00
Total contingent mortuary liabilities.....	<u>\$8,540 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	4,040	\$4,040,000	55	\$55,000
Policies or certificates written during the year 1891.....	80	80,000	1	1,000
Total.....	4,120	\$4,120,000	56	\$56,000
Deduct number and amount which have ceased to be in force during 1891.....	110	110,000	3	3,000
Total policies or certificates in force December 31, 1891.....	4,010	\$4,010,000	53	\$53,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	12	\$12,000	1	\$1,000
Losses and claims on policies or certificates incurred during the year 1891.....	47	47,000		
Total.....	59	\$59,000	1	\$1,000
Losses and claims on policies or certificates paid during the year 1891.....	39	\$39,000	1	\$1,000
Policies or certificates terminated by death during 1891.....	47	47,000	1	1,000
Policies or certificates terminated by lapse during 1891.....	63	63,000	2	2,000

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May 1, 1866; commenced business of assessment insurance January 1, 1880.)

HOME OFFICE, No. 280 ASYLUM ST., HARTFORD.

H. A. WHITMAN, *President*. - - - - - STEPHEN BALL, *Secretary*.

Attorney for Michigan, FRANK W. BROWN of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 ----- \$1,000,428 23

INCOME DURING YEAR 1891.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$71,155 00
Annual dues as per contract, without any deduction whatever.....	221,747 12
Assessments: mortuary, \$978,882.78; expense, \$45,951.14.....	1,024,838 92

Total paid by members.....	\$1,317,736 04
Interest.....	17,187 72
Advances to agents repaid.....	51 28
Cash received from members for accumulated safety fund.....	95,994 77
(Assessments paid in advance, included above..... \$12,734 20)	

Total income ----- 1,430,909 79

Total net resources ----- \$2,431,338 02

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$959,622 00
Advance payments applied.....	17,512 33
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	154,061 45
Dividends from accumulated safety fund.....	24,840 85
Salaries of managers and agents not paid by commissions.....	11,500 00
Salaries and other compensation of office employes.....	42,194 18
Medical examiners' fees, whether paid direct by members or otherwise.....	26,602 77
Rent, \$5,270.15; taxes, \$9,617.44; advertising and printing, \$10,270.60.....	25,158 79
All other items, viz.: miscellaneous, \$9,594.63; traveling, \$14,527.89; legal, \$3,441.75; postage, \$10,846.29.....	38,410 53
Dividends to stockholders.....	20,000 00
(Advance assessments applied, included above..... \$17,517 88)	
(Total expenses..... 297,941 74)	

Total disbursements ----- 1,319,927 47

Balance ----- \$1,111,410 55

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$5,100 00
Cost value of bonds and stocks owned absolutely.....	89,637 75
Cash in office.....	8,765 71
Cash deposits with security trustee for company's accumulated safety fund.....	947,190 19
All other deposits.....	65,898 90

Total net or invested assets.....	\$1,111,410 55
Deduct depreciation of assets to bring same to market value.....	8,543 75

Total net or invested assets, less depreciation ----- \$1,102,866 80

NON-INVESTED ASSETS.

Interest accrued.....	\$78 66	
Gross assets.....		\$1,102,940 46

LIABILITIES.

Taxes due and accrued.....	\$12,091 92	
Advance assessments, \$13,722.88; bonus or dividend obligations, \$271.25.....	18,994 13	
Total actual liabilities.....		43,741 67
Balance, net assets.....		\$1,059,198 79

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$3,000 00	
Mortuary assessments, due and unpaid.....	191,509 00	
Mortuary assessments not yet called for losses unadjusted, \$16,000; resisted, \$48,000; reported, \$39,500.....	153,500 00	
Total due from members.....		\$348,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, sixty-nine).....	\$191,500 00	
Losses in process of adjustment (number of claims, nine).....	19,000 00	
Losses reported (number of claims, twenty-seven).....	89,500 00	
Losses resisted (number of claims, six).....	48,000 00	
All other contingent liabilities.....	947,280 96	
Total contingent mortuary liabilities.....		\$1,295,260 96

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	33,687	\$78,036,000	345	\$704,000
Policies or certificates written during the year 1891.....	7,571	15,215,000	100	217,000
Total.....	41,258	\$93,251,000	445	\$921,000
Deduct number and amount which have ceased to be in force during 1891.....	4,934	10,145,500	61	91,500
Total policies or certificates in force December 31, 1891.....	36,324	\$83,105,500	384	\$829,500
Losses and claims on policies or certificates unpaid December 31, 1890.....	105	\$338,000	1	\$2,000
Losses and claims on policies or certificates incurred during the year 1891.....	363	985,000	4	9,000
Total.....	468	\$1,323,000	5	\$11,000
Losses and claims on policies or certificates paid during the year 1891.....	357	\$982,000	5	\$11,000
Policies or certificates terminated by death during 1891.....	405	995,000	4	9,000
Policies or certificates terminated by lapse during 1891.....	4,529	9,150,000	57	82,500

HOME BENEFIT ASSOCIATION.

NEW YORK.

(Incorporated December 2, 1881; commenced business January 30, 1882.)

HOME OFFICE, 137 BROADWAY, NEW YORK.

W. A. CAMP, *President.*R. D. DODGE, *Secretary.*

Attorney for Michigan, J. C. CHAMBERS, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$39,479 30

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$11,004 61
Annual dues as per contract, without any deduction whatever.....	41,487 82
Assessments, mortuary.....	126,606 42

Total paid by members.....	\$179,098 85
Interest.....	874 57
Advances to agents repaid.....	554 45
Cash received from all other sources, viz.: profit and loss.....	51 89

Total income..... 180,579 76

Total net resources..... \$220,059 06

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$121,568 83
Payments made on book accounts of previous year.....	1,228 05
Returned to members.....	889 57
Commissions paid or allowed for collecting assessments.....	617 76
Medical examiners' fees, whether paid direct by members or otherwise.....	163 90
Advanced to agents to be repaid out of future salaries or commissions.....	2,184 46
Paid to General Agency company, (It'd).....	52,492 43
Taxes and licenses.....	576 51
Investigating claims.....	1,885 77
Legal expenses.....	7,465 41
(Total expenses.....)	\$265,886 24)

Total disbursements..... 189,017 69

Balance..... \$31,041 37

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$10,000 00
Cost value of bonds and stocks owned absolutely.....	1,000 00
Agents' ledger balances.....	4,965 27
Cash in office.....	1,147 42
Cash deposits in banks on emergency or reserve fund account.....	6,915 47
Bills receivable and sundry accounts due the association.....	5,810 21
All other deposits.....	2,700 67

Total net or invested assets.....	\$32,671 38
Deduct assets not admitted.....	10,775 48

Total net or invested assets..... \$21,895 90

	<i>Items not admitted.</i>	
Agents' balances.....		\$4,965 27
Bills receivable, etc.....		5,310 21
Total.....		<u>\$10,775 48</u>

NON-INVESTED ASSETS.

Interest	\$60 00
Gross assets.....	<u>\$21,955 90</u>

LIABILITIES.

Advance assessments.....	\$7,141 86
All other (not including contingent mortuary), viz.: due on book accounts.....	93 62
Total actual liabilities.....	<u>7,235 48</u>
Balance net admitted assets	<u>\$14,720 42</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$46,507 22
" " " not yet called for losses unadjusted, \$38,500; resisted, \$38,525; reported, \$37,500.....	114,524 00
Total due from members.....	<u>\$161,032 00</u>
Deduct estimated cost of collection.....	786 22
Net amount due from members.....	<u>\$160,246 00</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 4).....	\$15,500 00
Losses in process of adjustment (number of claims, 7).....	38,500 00
Losses reported (number of claims, 14).....	37,500 00
Losses resisted (number of claims, 12).....	38,525 00
Total contingent mortuary liabilities.....	<u>\$130,025 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	3,415	\$10,030,766	34	\$75,000
Policies or certificates written during the year 1891.....	975	2,657,000	57	90,500
Total.....	4,390	\$12,687,766	91	\$165,500
Deduct number and amount which have ceased to be in force during 1891.....	1,080	3,046,500	7	12,000
Total policies or certificates in force Dec. 31, 1891.....	3,310	\$9,641,266	84	\$153,500
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	37	\$121,500		
Losses and claims on policies or certificates incurred during the year 1891.....	47	158,750		
Total.....	84	\$280,250		
Losses and claims on policies or certificates paid during the year 1891.....	47	\$137,500		
Policies or certificates terminated by death during 1891.....	53	158,750		
Policies or certificates terminated by lapse during 1891.....	1,027	2,887,750	7	\$12,000

KNIGHTS TEMPLARS AND MASONS' LIFE INDEMNITY COMPANY.

ILLINOIS.

(Incorporated May 5, 1884; commenced business May 27, 1888.)

HOME OFFICE, 710 RIALTO BLDG., CHICAGO.

GEO. M. MOULTON, *President*. - - - - WILLIAM H. GRAY, *General Manager*.

Attorney for Michigan, JOHN T. LIGGETT of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 ----- \$117,202 18

INCOME DURING YEAR 1891.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$11,871 00
Annual dues as per contract, without any deduction whatever.....	21,987 01
Assessment: mortuary, \$209,074.30; expense, \$69,650.32.....	278,724 62

Total paid by members	\$312,582 63
Interest.....	5,410 38
Cash received from all other sources	46 50

Total income ----- 318,039 49

Total net resources ----- \$435,241 67

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$248,889 10
Advance payments returned to rejected applicants.....	381 90
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	25,027 87
Salaries of officers.....	7,100 00
Salaries and other compensation of office employees.....	5,902 09
Medical examiner's fees whether paid direct by members or otherwise.....	2,620 50
Rent, taxes, advertising and printing.....	4,094 28
All other items, viz.: postage and tel., \$2,449.75; collection expenses, \$4,725.91; traveling expenses, \$1,870.69; furniture and books, \$262.11; office expenses, \$584.09; licenses, \$490.50; legal expenses, \$1,322.91; advance payments, \$4.37.....	11,710 33
(Total expenses.....	\$366,454 55)

Total disbursements ----- 360,675 55

Balance ----- \$134,566 12

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely.....	\$110,696 25
Cash in office.....	4,075 99
Cash deposits in banks on emergency or reserve fund account.....	18,708 83
Deposits with Missouri department.....	1,000 00

Total net or invested assets ----- \$134,566 12

LIABILITIES.

Losses adjusted, due and unpaid	\$5,979 45
Advance assessments	1,841 94
All other (not including contingent mortuary), viz.: commissions due.....	46 50
Total actual liabilities	\$7,867 89
Balance, net assets	\$126,698 23

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 1)	\$2,114 00
Losses reported (number of claims 4)	23,846 10
Losses resisted (number of claims 3)	9,311 90
Total contingent mortuary liabilities	\$35,272 00

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890	6,541	\$23,862,200 00	795	\$2,306,000 00
Policies or certificates written during the year 1891	1,288	4,086,000 00	194	471,000 00
Total	7,829	\$27,948,200 00	989	\$2,867,000 00
Decedent number and amount which have ceased to be in force during 1891	564	2,082,500 00	78	233,000 00
Total policies or certificates in force December 31, 1891..	7,265	\$25,865,700 00	911	\$2,634,000 00
Losses and claims on policies or certificates unpaid December 31, 1890	10	\$33,928 55	1	\$2,096 00
Losses and claims on policies or certificates incurred during the year 1891	67	251,162 00	6	19,870 60
Total	77	\$285,090 55	7	\$21,466 60
Losses and claims on policies or certificates paid during the year 1891	63	\$248,839 10	7	\$21,466 60
Policies or certificates terminated by death during 1891	67	257,000 00	6	19,000 00
Policies or certificates terminated by lapse during 1891	497	1,775,500 00	72	214,000 00

LIFE AND RESERVE ASSOCIATION.

NEW YORK.

(Reincorporated 1883; commenced business March 3, 1883.)

HOME OFFICE, 202 MAIN ST., BUFFALO, N. Y.

M. M. FENNER, *President*.A. A. ALDRICH, *Secretary*.

Attorney for Michigan, MOSES ALLEN of Corunna.

BALANCE SHEET.

Amount of net or invested assets Dec. 31, 1890..... \$130,116 77

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$15,853 97
Annual dues as per contract, without any deduction whatever.....	9,818 00
Assessments: mortuary, \$74,485.45; expense, \$51,477.10.....	125,962 55
Medical examiners' fees paid by applicant.....	4,502 00

Total paid by members.....	\$156,236 52
Interest.....	4,989 62

Total income \$161,226 14

Total net resources \$291,342 91

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$66,825 00
Advance payments returned to rejected applicants.....	1,552 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	9,235 97
Commissions paid or allowed for collecting assessments.....	4,775 66
Salaries of managers and agents not paid by commissions.....	12,338 19
Salaries of officers.....	5,140 72
Salaries and other compensation of office employees.....	2,083 80
Medical examiners' fees, whether paid direct by members or otherwise.....	4,624 00
Rent, \$329.50; taxes, \$68.06; advertising and printing, \$1,948.35.....	2,945 91
All other items, viz.: office expenses, \$566.06; postage, \$1,457.76; licenses, \$363.54; agents' expenses, \$7,929.06; telegraph, \$63.04; exchange, \$123.04; express, \$113.42; organizers, \$477.80; legal, \$16.40; paid for Protective Life Ass'n's members, \$7,912.50; loan expenses, \$50.00.....	15,695 69
(Total expenses.....)	\$59,238 01.)

Total disbursements..... 127,615 01

Balance \$163,727 90

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$137,845 00
Agents' ledger balances.....	11,227 47
Cash in office.....	1,834 86
Cash deposits in banks.....	6,114 02
Bills receivable.....	4,691 53
Office furniture.....	1,505 02
Total net or invested assets.....	\$163,727 90
Deduct assets to bring same to market value, \$5,093.86; and agents' balances unsecured, etc., \$17,934.02.....	23,027 88

Total net or invested assets \$140,700 52

LIABILITIES.

Salaries.....	\$1,871 05
Advance assessments.....	244 97

Total actual liabilities 1,616 02

Balance, net admitted assets \$139,084 50

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$20,000 00
" " not yet called for losses unadjusted, \$19,150; resisted, \$4,000.....	23,150 00
Total due from members.....	\$43,150 00
Deduct estimated cost of collection.....	8,870 50

Net amount due from members..... \$44,779 50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 7).....	\$18,000 00
Losses in process of adjustment (number of claims 8).....	3,150 00
Losses resisted (number of claims 1).....	4,000 00

Total contingent mortuary liabilities..... \$23,150 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	6,475	\$6,475,000 00	76	\$76,000 00
Policies or certificates written during the year 1891.....	2,651	2,651,000 00	54	54,000 00
Total.....	9,126	\$9,126,000 00	130	\$130,000 00
Deduct number and amount which have ceased to be in force during 1891.....	2,171	2,171,000 00	18	18,000 00
Total policies or certificates in force December 31, 1891..	6,955	\$6,955,000 00	112	\$112,000 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	17	\$119,000 00		
Losses and claims on policies or certificates incurred during the year 1891.....	88	775,000 00		
Total.....	105	\$894,000 00		
Losses and claims on policies or certificates paid during the year 1891.....	86	\$66,325 00		
Policies or certificates terminated by death during 1891.....	66	66,000 00		
Policies or certificates terminated by lapse during 1891.....	2,171	\$2,171,000 00	18	\$18,000 00

MANUFACTURERS' ACCIDENT INDEMNITY COMPANY.

NEW YORK.

(Incorporated December 10, 1886; commenced business January 1, 1887.)

HOME OFFICE, GENEVA.

THOMAS SMITH, *President.*WM. D. CHASE, *Secretary.*

Attorney for Michigan, JAMES A. PARKINSON, of Jackson.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$96,479 96

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$38,692 00
Annual dues as per contract, without any deduction whatever.....	8,421 09
Assessments.....	96,368 66
Deposits (advance assessments).....	51,704 00

Total paid by members.....	\$195,185 75
Interest.....	1,590 30
Advances to agents repaid.....	100 00
Cash received from all other sources.....	79 30
(Assessments paid in advance, included above.....	\$51,704 00)

Total income 196,955 35

Total net resources \$293,435 31

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$82,320 25
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	28,209 00
Commissions paid or allowed for collecting assessments.....	10,533 08
Salaries of managers and agents not paid by commissions.....	4,826 98
Salaries of officers.....	12,403 92
Salaries and other compensation of office employees.....	15,045 08
Advertising and printing.....	16,045 98
Advanced to officers and agents to be repaid out of future salaries or commissions.....	1,676 00
Traveling expenses, \$11,475.00; legal, \$6,530.78.....	17,995 78
Surgeon's fees, \$707.90; postage, \$2,617.32.....	7,325 12
All other expenses.....	9,682 32
(Advanced assessments applied, included above.....	\$81,921 13)
(Total expenses.....	134,733 00)
Total disbursements.....	\$197,053 41
Balance.....	\$96,381 90

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$8,245 44
Loans on mortgages (first liens) on real estate.....	68,350 00
Cost value of bonds and stocks owned absolutely.....	11,060 00
Agents' ledger balances.....	282 42
Cash in office.....	1,085 83
Cash deposits in banks.....	5,865 58
In hands of collectors (secured).....	2,543 13
Total net or invested assets.....	\$96,381 90
Deduct depreciation of assets to bring same to market value.....	232 42
Total net or invested assets, less depreciation.....	\$96,099 48

NON-INVESTED ASSETS.

Interest accrued.....	\$507 45
Furniture and safes.....	2,500 00
Market value of real estate over cost and incumbrances.....	754 56
Total non-invested assets.....	4,762 01
Gross assets.....	\$100,861 49

LIABILITIES.

Advance assessments.....	\$19,782 87
Total actual liabilities.....	19,782 87
Balance net assets.....	\$81,078 62

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (resisted).....	\$9,000 00
Indemnity assessments, called and not yet due.....	15,000 00
Indemnity assessments, not yet called for losses unadjusted, \$1,000; resisted, \$3,000; reported, \$2,000.....	6,000 00
Total due from members.....	\$30,000 00
Deduct estimated cost of collection.....	2,500 00
Net amount due from members.....	\$27,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 28).....	\$839 97
Losses reported (number of claims 30).....	1,600 00
Losses resisted (number of claims 3).....	12,000 00
Total contingent mortuary liabilities.....	\$14,489 97

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	15,060	\$56,331,500 00	1,015	\$4,177,425 00
Policies or certificates written during the year 1891.....	19,346	66,891,900 00	1,335	5,270,500 00
Total.....	34,426	\$122,723,400 00	2,400	\$9,445,325 00
Deduct number and amount which have ceased to be in force during 1891.....	16,798	50,222,550 00	1,700	5,925,000 00
Total policies or certificates in force December 31, 1891....	17,633	\$72,500,850 00	700	\$3,520,325 00
Losses and claims on policies or certificates unpaid December 31, 1890.....				
Losses and claims on policies or certificates incurred during the year 1891.....	1,756	\$61,630 96	129	\$6,115 49
Total.....	1,756	\$61,630 96	129	\$6,115 49
Losses and claims on policies or certificates paid during the year 1891.....	1,756	\$61,630 96	129	\$6,115 49
Policies or certificates terminated by death during 1891.....	8	4,000 00	2	1,900 00
Policies or certificates terminated by lapse during 1891.....	16,785	50,222,550 00	1,698	5,923,200 00

MASONS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

MASSACHUSETTS.

Incorporated August 15, 1887; commenced business October 1, 1887.)

HOME OFFICE, WESTFIELD.

WILLIAM PROVIN, *President.*

JAMES A. LAKIN, *Secretary.*

Attorney for Michigan, Dr. J. L. AMBROSE of Bay City.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$20,961 19

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applications, without deduction.....	\$24,520 00
Annual dues as per contract, without any deduction whatever.....	31,051 80
Assessments, mortuary.....	68,018 00
Total paid by members.....	\$123,589 80
Advances to agents repaid.....	8,450 20
Cash received from all other sources.....	1,181 90
(Assessments paid in advance, included above.....	\$11,392 00)
Total income.....	128,221 90
Total net resources.....	\$149,183 09

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$15,132 10	
Advance payments returned to rejected applicants.....	58,359 81	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	29,207 69	
Commissions paid or allowed for collecting assessments.....	3,450 20	
Salaries of managers and agents not paid by commissions.....	4,208 99	
Compensations of officers.....	10,731 22	
Salaries and other compensation of office employees.....	3,575 86	
Medical examiners' fees, whether paid direct by members or otherwise.....	582 65	
Rent, \$800.00; taxes, \$394.48; advertising and printing, \$1,450.27.....	2,444 75	
Incidentals, \$299.22; postage, \$2,374.94.....	2,574 16	
Contingent, \$640.26; furniture, \$576.44.....	1,216 70	
(Total) expenses.....	\$60,692 22)	
Total disbursements.....		\$134,214 13
Balance.....		\$14,968 96

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$2,280 00	
Cash in office.....	1,812 85	
Cash deposits in banks on emergency or reserve fund account.....	10,000 00	
All other deposits.....	1,876 11	
Total net or invested assets.....		\$14,968 96

LIABILITIES.

Advance assessments.....	\$6,324 00	
Commissions due agents.....	964 15	
Total actual liabilities.....		\$7,288 15
Balance net assets.....		\$7,680 81

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$18,030 00	
Net amount due from members.....		\$18,030 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December, 1890.....	10,088	\$42,951,500 00	860	\$1,768,750 00
Policies or certificates written during the year 1891.....	4,904	21,480,480 00	73	\$19,010 00
□ Total.....	14,992	\$64,331,980 00	433	\$2,082,760 00
Deduct number and amount which have ceased to be in force during 1891.....	4,484	19,596,080 00	22	960,140 00
Total policies or certificates in force December 31, 1891..	10,508	\$44,736,900 00	411	\$1,122,620 00
Losses and claims on policies or certificates incurred during the year 1891.....	808	\$73,521 91	34	\$7,046 73
Total.....	808	\$73,521 91	34	\$7,046 73
Losses and claims on policies or certificates paid during the year 1891.....	808	\$73,521 91	34	\$7,046 73
Policies or certificates terminated by death during 1891.....	4	15,000 00	1	5,000 00
Policies or certificates terminated by lapse during 1891.....	4,480	19,577,600 00	21	910,770 00

MASSACHUSETTS BENEFIT ASSOCIATION.

MASSACHUSETTS.

(Incorporated February 8, 1878; commenced business October 12, 1879.)

HOME OFFICE, BOSTON.

GEO. A. LITCHFIELD, *President.*E. S. LITCHFIELD, *Secretary.*

Attorney for Michigan, ROSEWELL MOTT, of Lansing.

BALANCE SHEET.

Amount of net or invested assets, December 31, 1890..... \$620,330 31

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$51,220 08
Annual dues as per contract, without any deduction whatever.....	194,425 35
Assessments: mortgage, \$1,201,725.64; expense and reserve, \$216,426.89.....	1,418,152 53

Total paid by members.....	\$1,663,798 56
Interest.....	25,854 25
Cash received from all other sources, viz.: incidentals.....	1,108 49

Total income 1,720,761 30

Total net resources \$2,341,091 61

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$1,170,308 86
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	209,680 62
Salaries of officers.....	21,299 96
Salaries and other compensation of office employes.....	11,256 50
Medical examiners' fees, whether paid direct by members or otherwise.....	14,358 77
Rent, \$3,368.09; taxes, \$2,678.90; advertising and printing, \$10,977.35.....	17,224 33
All other items, viz.: postage, \$5,357.41; agency expenses, \$19,789.17; traveling expenses, \$959.29; legal expenses, \$15,913.59; miscellaneous, \$5,662.69.....	47,662 43

Total disbursements..... 1,497,428 06

Balance 843,663 53

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$289,570 00
Loans secured by pledge of bonds, stocks, or other marketable collateral.....	41,330 00
Cost value of stocks and bonds owned absolutely.....	245,508 08
Agents' ledger balances.....	16,986 59
Cash in office.....	18,806 39
Cash deposits in banks on emergency or reserve fund account.....	221,902 95
All other deposits.....	9,560 52

Total net or invested assets.....	\$843,663 53
Deduct depreciation of assets to bring same to market value.....	1,008 96

Total net or invested assets, less depreciation \$842,654 57

NON-INVESTED ASSETS.

Interest accrued 7,302 54

Gross assets \$850,017 11

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$458,500 00	
Total due from members.....		<u>\$458,500 00</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 48).....	\$125,250 00	
Losses in process of adjustment (number of claims 51).....	175,750 00	
Losses reported (number of claims 18).....	65,000 00	
Losses resisted (number of claims 8).....	32,500 00	
Total contingent mortuary liabilities.....		<u>\$398,500 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICH- IGAN OF 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	23,759	\$72,509,000	908	\$1,689,000
Policies or certificates written during the year 1891.....	7,312	31,677,750	1,844	8,592,000
Total.....	31,071	\$104,186,750	2,750	\$10,281,000
Deduct number and amount which have ceased to be in force during 1891.....	2,990	10,119,000	360	1,490,000
Total policies or certificates in force December 31, 1891.....	28,081	\$94,067,750	2,390	\$8,791,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	100	\$319,900		
Losses and claims on policies or certificates incurred during the year 1891.....	423	1,369,750	35	\$137,500
Total.....	523	\$1,689,650	35	\$137,500
Losses and claims on policies or certificates paid during the year 1891.....	898	\$1,290,150	27	\$117,500
Policies or certificates terminated by death during 1891.....	423	1,369,750	35	137,500
Policies or certificates terminated by lapse during 1891.....	2,567	8,749,250	325	1,352,500

METROPOLITAN ACCIDENT ASSOCIATION.

ILLINOIS.

(Incorporated January 20, 1885; commenced business January 20, 1885.)

HOME OFFICE, 169 JACKSON ST., CHICAGO.

H. G. SAVAGE, *President.*C. H. BUNKER, *Secretary.*

Attorney for Michigan, GEO. P. WANTY of Grand Rapids.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$7,765 19

INCOME DURING YEAR 1891.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$9,742 00	
Annual dues as per contract, without any deduction whatever	18,987 14	
Gross amount received for reinstating lapse policies	16,499 96	
Total paid by members	\$45,219 10	
Interest	4 42	
Total income		\$45,223 52
Total net resources		\$52,988 71

DISBURSEMENTS DURING YEAR 1891.

Mortuary claims paid	\$7,500 00	
Indemnity claims paid	11,269 88	
Advance payments returned to rejected applicants	871 35	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	11,119 91	
Commissions paid or allowed for collecting assessments	1,025 72	
Salaries of managers and agents not paid by commissions	1,330 78	
Salaries and other compensations of officers	4,023 66	
Salaries and other compensation of office employees	2,897 94	
Medical examiners' fees, whether paid direct by members or otherwise	788 98	
Rent, \$355.00; taxes, \$230.48; advertising and printing, \$2,140.18	3,075 66	
All other items, viz.: postage, \$1,206.24; forfeitures, \$355.11; miscellaneous expenses, \$968.14; traveling expenses, \$508.42	3,332 91	
(Total expenses	\$27,589 56)	
Total disbursements		\$46,680 79
Balance		\$6,307 92

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	\$988 87	
Cash in office	1,151 89	
Cash deposits in banks on emergency or reserve fund account	3,630 56	
Office furniture	641 60	
Total net or invested assets	\$6,307 92	
Deduct office furniture, \$641.60; and agents balances unsecured, \$988.87	1,525 47	
Total net or invested assets		\$4,782 45

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$650 88	
Total actual liabilities		650 88
Balance net assets		\$4,131 57

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due ..	\$7,404 43	
Mortuary assessments, due and unpaid	3,115 62	
Total due from members	\$10,520 05	
Deduct estimated cost of collection	2,627 51	
Net amount due from members		\$7,892 54

CONTINGENT MORTUARY LIABILITIES.

Indemnity losses in process of adjustment	\$198 18	
Losses resisted	200 00	
Total contingent mortuary liabilities		\$398 18

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	2,989	\$8,570,800 00	-----	-----
Policies or certificates written during the year 1891.....	3,898	7,328,000 00	398	\$567,000 00
Total.....	6,882	\$15,898,800 00	398	\$567,000 00
Deduct number and amount which have ceased to be in force during 1891.....	2,869	5,052,450 00	271	368,000 00
Total policies or certificates in force December 31, 1891..	4,013	\$10,846,350 00	127	\$204,000 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1890.....	1	\$335 00	-----	-----
Losses and claims on policies or certificates incurred during the year 1891.....	495	18,234 88	-----	\$285 08
Total.....	496	\$18,769 88	-----	\$285 98
Losses and claims on policies or certificates paid during the year 1891.....	496	\$18,769 88	-----	\$235 98
Policies or certificates terminated by death during 1891.....	2	7,500 00	-----	-----
Policies or certificates terminated by lapse during 1891.....	2,867	5,044,950 00	-----	\$68,000 00

MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

MINNESOTA.

(Incorporated February 14, 1879; commenced business February 17, 1879.)

HOME OFFICE RED WING.

PETER NELSON, *President*. A. G. ROSING, *Secretary*.

Attorney for Michigan FRED SANDBERG, of Remus, Mecosta Co., Mich.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$17,452 38

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$8,874 00
Assessments: mortuary, \$64,312.22; expense, \$8,465.00; reserve, \$470.88.....	73,248 05
Total paid by members.....	\$82,122 05
Interest.....	605 00
Cash received from all other sources, viz.: advance assessments.....	\$53 03

Total income..... 83,306 13

Total net resources \$100,772 56

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$35,455 06	
Advance payments returned to rejected applicants, debts to agents from previous year, etc.....	529 38	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	6,586 00	
Salaries of managers and agents not paid by commissions.....	2,635 25	
Salaries of officers, \$1,000; other compensations of officers, \$419.65.....	1,419 00	
Salaries and other compensation of office employees.....	1,236 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	2,288 00	
Rent, \$411.60; taxes, \$7.65; advertising and printing, \$542.97.....	962 22	
All other items, viz.: State fees, \$292.10; postage, \$134.70; stationery, \$67.08; express, \$21.59; traveling, \$129.03; printing, \$330.25; applied on advance assessments, \$802.22; collections and expense, \$33.80; dues on assessments charges, \$117.90; premiums paid, \$30.00.....	1,448 68	
(Total expenses.....)	\$16,576 30)	
Total disbursements.....		\$82,560 74
Balance.....		\$18,211 82

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$11,800 00	
Ledger balances due from members.....	13 85	
Cash in office.....	5,819 33	
Cash deposits in banks on emergency or reserve fund account.....	1,078 64	
Total net or invested assets.....		\$18,211 82

NON-INVESTED ASSETS.

Interest accrued.....	\$301 25	
Total non-invested assets.....		301 25
Gross assets.....		\$18,513 07

LIABILITIES.

Losses adjusted, due and unpaid.....	\$4,257 16	
All other (not including contingent mortuary), viz: members' salaries.....	141 92	
Total actual liabilities.....		4,399 08
Balance, net assets.....		\$14,113 99

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted.....	\$18,000 00	
Mortuary assessments reported.....	9,000 00	
Total due from members.....		\$27,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	\$18,000 00	
Losses in process of adjustment.....	9,000 00	
Total contingent mortuary liabilities.....		\$27,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	3,384	\$4,975,500	10	\$10,000
Policies or certificates written during the year 1891.....	1,157	1,178,000		
Total.....	4,541	\$6,143,500	10	\$10,000
Deduct number and amount which have ceased to be in force during 1891.....	790	955,000	1	1,000
Total policies or certificates in force December 31, 1891.....	3,751	\$5,188,500	9	\$9,000

Losses and claims on policies or certificates unpaid December 31, 1890.....	19	\$32,150	-----	-----
Losses and claims on policies or certificates incurred during the year 1891.....	43	64,500	-----	-----
Total.....	62	\$96,650	-----	-----
Losses and claims on policies or certificates paid during the year 1891.....	40	\$85,392 84		
Policies or certificates terminated by death during 1891.....	43	64,500 00		
Policies or certificates terminated by lapse during 1891.....	747	890,500 00	1	\$1,000 00

MUTUAL RESERVE FUND LIFE ASSOCIATION.

NEW YORK.

(Reincorporated, 1833; commenced business February 9, 1881.)

HOME OFFICE, 38 PARK ROW, NEW YORK.

EDWARD B. HARPER, *President.*FREDERICK T. BRAMAN, *Secretary.*

Attorney for Michigan, NIRAM A. FLETCHER, of Grand Rapids.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$2,930,178 90

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$269,991 00
Annual dues as per contract, without any deduction whatever.....	453,693 87
Assessments, mortuary.....	2,787,739 39
Medical examiners' fees paid by applicant.....	42,807 00

Total paid by members.....	\$3,554,231 25
Interest.....	123,336 64
Cash received from all other sources, viz.: fees for alteration in policies.....	2,781 12
Special deposits received during 1891, \$133,560.75; applied on assessments and included mortuary assessments, \$109,833.35.....	23,727 40

Total income..... 3,704,126 41

Total net resources..... \$6,634,305 31

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$2,290,108 80
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	313,127 92
Commissions paid or allowed for collecting assessments.....	157,153 64
Salaries of managers and agents not paid by commissions.....	52,323 32
Salaries of officers.....	53,120 00
Salaries and other compensation of office employees.....	56,837 46
Medical examiners' fees, whether paid direct by members or otherwise.....	59,073 72
Rent, \$37,574.50; taxes, \$14,819.82; advertising and printing, \$33,254.59.....	135,648 91
All other items, viz.: legal expenses, \$3,632.75; traveling expenses, \$19,060.41; actuarial expenses, \$1,920; postage, \$10,013.92; agency expenses, \$5,004.15; general office expenses, \$26,341.68; furniture and fixtures, \$3,188.62.....	72,161 53
Expenses investigating and adjusting death claims.....	55,512 96
(Advance assessments applied, included above..... \$109,833 35)	

Total disbursements..... 3,249,868 26

Balance..... \$3,384,437 05

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$2,287,900 00	
Cost value of bonds and stocks owned absolutely.....	250,989 22	
Agents' ledger balances.....	126,707 75	
Furniture and fixtures.....	16,073 90	
Cash in office.....	2,504 26	
Cash deposits in banks on emergency or reserve fund account.....	616,831 72	
All other deposits.....	83,990 20	
Total net or invested assets.....		\$3,384,437 05

NON-INVESTED ASSETS.

Interest due, \$3,625; accrued, \$21,161.61.....	\$24,786 61	
Market value of bonds and stocks over cost.....	10,410 78	
Total non-invested assets.....		35,197 39
Gross assets.....		\$3,419,634 44

LIABILITIES.

Advance assessments.....	\$40,068 91	
All other (not including contingent mortuary), viz.: outstanding bond obligations.....	287,506 89	
Total actual liabilities.....		327,574 80
Balance, net assets.....		\$3,092,059 64

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$925,848 00	
Annual dues in process of collection.....	68,342 00	
Total due from members.....	\$994,190 00	
Deduct estimated cost of collection.....	64,622 35	
Net amount due from members.....		\$929,567 65

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 39).....	\$165,100 00	
Losses in process of adjustment (number of claims 71).....	279,863 00	
Losses resisted (number of claims 24).....	81,100 00	
All other contingent liabilities.....	570,072 00	
Total contingent mortuary liabilities.....		\$1,096,135 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	58,515	\$197,008,435 00	611	\$2,385,500
Policies or certificates written during the year 1891.....	14,068	44,307,965 00	180	\$50,000
Policies or certificates restored during the year 1891.....	6	11,000 00		
Total.....	72,589	\$241,322,400 00	791	\$2,935,500
Deduct number and amount which have ceased to be in force during 1891.....	7,910	26,114,490 00	109	\$29,500
Total policies or certificates in force Dec. 31, 1891.....	64,679	\$215,207,910 00	682	\$2,456,000
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	181	\$434,100 00	2	\$10,000
Losses and claims on policies or certificates incurred during the year 1891.....	704	2,368,600 00	6	19,000
Total.....	885	\$2,802,700 00	8	\$29,000
Losses and claims on policies or certificates paid during the year 1891.....	700	\$2,290,108 80	6	\$38,000
Policies or certificates terminated by death during 1891.....	704	2,368,600 00	6	19,000
Policies or certificates terminated by not taken during 1891.....	1,496	4,807,040 00	12	\$1,000
Policies or certificates terminated by expiry during 1891.....	5,711	18,903,850 00	91	\$29,500

NATIONAL ACCIDENT SOCIETY.

NEW YORK.

(Incorporated November 2, 1885; commenced business December 15, 1885.)

HOME OFFICE, 280 BROADWAY, NEW YORK.

JOHN W. HARMAN, *President*. - - - - - JOS. J. BARNUM, *Secretary*.

Attorney for Michigan, FRANK LODGE of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 \$11,491 13

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$13,312 00
Annual dues as per contract, without any deduction whatever.....	11,186 31
Assessments: mortuary and indemnity.....	16,213 69

Total paid by members.....	\$40,712 00
(Assessments paid in advance, included above..... \$509 31)	

Total income 40,712 00

Total net resources \$52,203 13

DISBURSEMENTS DURING YEAR 1891.

Indemnity claims paid.....	\$10,240 74
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	13,312 00
Commissions paid or allowed for collecting assessments.....	2,923 41
Salaries and other compensation of office employes.....	6,206 00
Rent, \$1,400.00; taxes, \$4,019.73.....	4,419 73
Advance to officers and agents to be repaid out of future salaries or commissions.....	1,756 66
All other items, viz.: traveling expenses, legal expenses, miscellaneous expenses.....	4,476 69
(Total expenses..... \$33,101 69)	

Total disbursements 43,342 43

Balance \$8,860 70

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office.....	\$327 33
Cash deposits in banks on emergency or reserve fund account.....	5,597 51
All other deposits.....	2,935 86

Total net or invested assets \$8,860 70

LIABILITIES.

Advance assessments.....	\$509 31
All other (not including contingent mortuary).....	500 00

Total actual liabilities 1,009 31

Balance, net assets \$7,947 08

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Assessments, called and not yet due	\$11,798 00
Assessments not yet called for losses unadjusted, \$9,789.28; realized, \$8,550.00	18,289 28
Assessments reported	1,657 00
Total due from members	\$31,744 28
Deduct estimated cost of collection	3,000 00
Net amount due from members	<u>\$28,744 28</u>

CONTINGENT MORTUARY INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims, 19)	\$9,739 28
Losses reported	1,657 00
Losses realized	8,550 00
Total contingent mortuary liabilities	<u>\$19,946 28</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890	2,862	\$12,441,000 00	235	\$1,418,000 00
Policies or certificates written during the year 1891	3,459	22,431,000 00	285	\$1,418,000 00
Total	6,321	\$34,872,000 00	520	\$2,836,000 00
Deduct number and amount which have ceased to be in force during 1891	2,579	12,895,000 00	76	\$35,500 00
Total policies or certificates in force December 31, 1891	3,742	\$21,977,000 00	444	\$2,800,500 00
Losses and claims on policies or certificates unpaid December 31, 1890		\$16,306 59		
Losses and claims on policies or certificates incurred during the year 1891		6,737 28		\$625 00
Total		\$23,043 87		\$625 00
Losses and claims on policies or certificates paid during the year 1891	145	\$10,240 74	3	\$500 00
Policies or certificates terminated by lapse during 1891	2,579	12,895,000 00	76	\$35,500 00

NATIONAL BENEVOLENT ASSOCIATION.

MINNESOTA.

(Incorporated, March 31, 1887; commenced business, June 13, 1887.)

HOME OFFICE, 402 KASOTA BLOCK, MINNEAPOLIS.

P. B. CRANE, President.

C. H. MEAD, Secretary.

Attorney for Michigan, I. A. BASSETT, of Ironwood.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$144,948 12

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications without deduction, including restorations.....	\$26,540 01
Assessments: mortuary, \$111,806.04; expense, \$37,187.36; advance assessment, \$439.09.....	149,432 89
Medical examiners' fees paid by applicant.....	1,667 00
Total paid by members.....	\$177,689 40
Interest.....	5,452 90
Cash received from all other sources: loaned to Mrs. Susan Fox last year, \$200.00; guaranty fund, cash, \$1,717.02; notes, \$19,120.31.....	21,037 33
(Assessments paid in advance, included above..... \$439 09)	

Total income \$204,129 63

Total net resources \$349,077 75

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$125,000 00
Advance payments returned to rejected applicants.....	1,621 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	25,974 86
Salaries of managers and agents not paid by commissions.....	3,568 59
Salaries of officers.....	7,362 90
Salaries and other compensation of office employees.....	2,292 00
Medical examiners' fees, whether paid direct by members or otherwise, estimated.....	1,910 75
Rent, \$500; advertising and printing, \$1,154.18.....	1,654 18
All other items, viz.: postage, \$2,187.29; furniture, \$258.49; traveling, legal and other expenses, \$3,887.69; guarantee returned to beneficiaries, \$687.50.....	6,520 97

Total disbursements 175,905 75

Balance \$173,172 00

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$8,629 15
Cash in office.....	311 69
Cash deposits in banks on emergency or reserve fund account.....	10,782 25
All other deposits.....	158,448 91
Total net or invested assets.....	\$173,172 00
Deduct depreciation of assets to bring same to market value.....	15,844 91

Total net or invested assets, less depreciation \$157,327 09

NON-INVESTED ASSETS.

Interest due.....	\$3,497 50
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Total non-invested assets 3,497 50

Gross assets \$160,824 59

LIABILITIES.

Losses adjusted, due and unpaid.....	\$7,500 00
Advance assessments.....	439 09

Total actual liabilities 7,939 09

Balance net assets \$152,885 50

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$25,350 00
Mortuary assessments, not yet called for losses unadjusted.....	17,500 00

Total due from members \$42,850 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 7).....	\$20,000 00
" reported (number of claims 5).....	17,500 00
Total contingent mortuary liabilities	<u>\$37,500 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICH- IGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	7,645	\$18,895,000	60	\$150,000
Policies or certificates written during the year 1891.....	1,899	3,868,750	161	230,000
Total.....	9,544	\$22,723,750	221	\$380,000
Deduct number and amount which have ceased to be in force during 1891.....	2,519	6,108,750	35	87,500
Total policies or certificates in force December 31, 1891.....	<u>7,015</u>	<u>\$16,620,000</u>	<u>186</u>	<u>\$292,500</u>
Losses and claims on policies or certificates unpaid December 31, 1891.....	11	\$27,500	-----	-----
Losses and claims on policies or certificates incurred during the year 1891.....	50	125,000	-----	-----
Total.....	<u>61</u>	<u>\$152,000</u>	-----	-----
Losses and claims on policies or certificates paid during the year 1891.....	52	\$125,000	-----	-----
Policies or certificates terminated by death during 1891.....	50	125,000	-----	-----
Policies or certificates terminated by lapse during 1891.....	2,469	5,978,750	-----	-----

NATIONAL LIFE ASSOCIATION.

CONNECTICUT.

(Incorporated April 1886; commenced business March, 1888.)

HOME OFFICE, No. 274 MAIN STREET, HARTFORD.

O. H. BLANCHARD, *President.*H. B. LANGDON, *Secretary.*

Attorney for Michigan, C. S. EDWARDS, of Grand Rapids.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... **\$128,448 15**

INCOME DURING YEAR 1891.

Annual dues as per contract, without any deduction whatever.....	\$10,876 71
Assessments: mortuary, \$71,149.46; expense, \$54,878.83.....	126,028 28
Total paid by members.....	<u>\$136,904 99</u>
Interest, \$39,337.19; rent, \$48.75.....	39,385 94
(Assessments paid in advance, included above.....	<u>\$126,028 28</u>)
Total income	<u>176,290 93</u>
Total net resources.....	<u>\$304,739 08</u>

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$58,378 82	
Paid for surrendered policies.....	17,850 56	
Dividends to policy-holders.....	7,415 32	
Commissions paid or allowed for collecting assessments.....	82,371 09	
Salaries of managers and agents not paid by commissions.....	4,443 90	
Salaries of officers.....	5,462 50	
Salaries and other compensation of office employees.....	2,005 63	
Medical examiners' fees, whether paid direct by members or otherwise.....	2,710 06	
Rent, \$1,626.96; taxes, \$1,443.99; advertising and printing, \$2,594.62.....	5,665 57	
All other items, viz.: traveling and incidental expenses, stationery, supplies, etc.....	6,401 59	
(Advance assessments applied, included above.....	\$142,703 04)	
(Total expenses.....	59,060 34)	
Total disbursements.....		\$142,703 04
Balance.....		\$162,036 01

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$23,534 76	
Loans on mortgages (first liens) on real estate.....	65,605 84	
Loans secured by pledge of bonds, stocks, or other marketable collateral.....	8,878 96	
Cost value of bonds and stocks owned absolutely.....	18,545 48	
Agents' ledger balances.....	1,874 81	
Cash in office.....	2,699 77	
Cash deposits in banks on emergency or reserve fund account.....	8,174 95	
All other deposits.....	22,273 92	
Total net or invested assets.....	\$145,587 99	
Deduct depreciation of assets to bring same to market value.....	3,825 43	
Total net or invested assets.....		\$142,562 51

NON-INVESTED ASSETS.

Interest due, \$1,063.29; accrued, \$1,429.60.....	\$2,492 89	
Uncollected and deferred premiums (less 20 per cent for collection).....	44,856 06	
Total non-invested assets.....		46,878 95
Gross assets.....		\$189,441 46
Deduct items not admitted.....		3,620 51
Gross admitted assets.....		\$185,820 95

LIABILITIES.

Borrowed money.....	\$8,000 00	
Advance assessments.....	84,726 93	
Total actual liabilities.....		92,726 93
Balance net assets.....		\$93,094 02

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Premium liens on policies in force.....	\$1,322,990 32	
Total due from members.....	\$1,322,990 32	
Net amount due from members.....		\$1,322,990 32

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 12).....	\$10,450 00	
Losses resisted (number of claims 6).....	10,500 00	
Total contingent mortuary liabilities.....		20,950 00
Balance of contingent assets and liabilities.....		\$1,302,040 32

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	5,958	\$4,719,450		
Policies or certificates written during the year 1891.....	6,882	3,182,567	35	\$28,400
Total.....	12,840	\$7,862,017	35	\$28,400
Deduct number and amount which have ceased to be in force during 1891.....	4,446	2,204,500		
Total policies or certificates in force December 31, 1891.....	7,894	\$5,647,517	35	\$28,400
Losses and claims on policies or certificates unpaid December 31, 1891.....	11	\$9,100		
Losses and claims on policies or certificates incurred during the year 1891.....	108	75,650		
Total.....	119	\$84,750		
Losses and claims on policies or certificates paid during the year 1891.....	94	\$60,600		
Policies or certificates terminated by death during 1891.....	108	75,650		
Policies or certificates terminated by lapse during 1891.....	4,319	2,078,450		

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

MASSACHUSETTS.

(Incorporated February 29, 1884; commenced business March, 1884.)

HOME OFFICE, 55 WATER STREET, BOSTON.

AUGUSTUS P. MARTIN, *President*.BENJ. F. DYER, *Secretary*.

Attorney for Michigan JOHN D. CONELEY of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$49,521 41

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$30,324 10
Annual dues as per contract, without any deduction whatever.....	890 75
Assessments, mortuary and indemnity, \$61,375.61; expense, \$35,379.75	116,755 36
Total paid by members.....	\$147,940 21
Interest.....	1,075 78

Total income..... 149,015 99

Total net resources..... \$198,537 40

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$67,278 41	
Advanced payments returned to rejected applicants.....	819 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	30,505 85	
Commissions paid or allowed for collecting assessments.....	11,202 09	
Salaries of officers, \$7,687.54; other compensations of officers, \$747.00.....	8,434 54	
Salaries and other compensation of office employes.....	11,717 20	
Medical examiners' fees, whether paid direct by members or otherwise.....	11,751 84	
Rent, \$2,006.66; taxes and fees, \$1,129.52; advertising and printing, \$4,636.77.....	7,772 95	
All other items, viz.: furniture, \$173.97; traveling expenses, \$448.86; postage, \$1,415.96; miscellaneous, \$1,561.11.....	8,599 92	
(Advance assessments applied, included above.....	\$8,960 42)	
(Total expenses.....	84,983 89)	
Total disbursements.....		\$153,081 30
Balance.....		\$45,456 10

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely,.....	\$28,908 10	
Agents' ledger balances.....	1,556 55	
Cash in office.....	298 49	
Cash deposits in banks.....	19,697 46	
Total net or invested assets.....	\$45,456 10	
Deduct depreciation of assets to bring same to market value, * and agents balance unsecured.....	2,069 65	
Total net or invested assets, less depreciation.....		\$43,386 45

NON-INVESTED ASSETS.

Interest due, \$122.50; accrued, \$240.59.....	\$368 09	
Office furniture.....	2,628 49	
Total non-invested assets.....		2,996 58
Gross assets.....		\$46,383 03

LIABILITIES.

Taxes due and accrued.....	\$100 00	
Salaries, rents and office expenses due and accrued.....	729 62	
Advance assessments.....	3,217 54	
All other (not including contingent mortuary).....	500 00	
Total actual liabilities.....		4,547 16
Balance, net assets.....		\$41,845 87

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$4,689 00	
Mortuary assessments, not yet called for losses unadjusted, \$2,676.56; resisted, \$5,290.00; reported, \$1,456.06.....	9,422 62	
Total due from members.....		\$14,111 62

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims 2).....	\$3,400 00	
Losses in process of adjustment (number of claims 48).....	2,676 56	
Losses reported (number of claims 80).....	1,456 06	
Losses resisted (number of claims 5).....	5,290 00	
Total contingent mortuary liabilities.....		12,822 62

* On bonds, \$508.10; agents balances, \$1,556.55.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	9,373	\$37,233,750 00	440	\$1,630,125 00
Policies or certificates written during the year 1891.....	6,989	23,991,825 00	599	1,741,375 00
Total.....	16,312	\$61,275,575 00	1,039	\$3,371,500 00
Deduct number and amount which have ceased to be in force during 1891.....	7,057	21,598,575 00	633	1,643,825 00
Total policies or certificates in force December 31, 1891..	9,255	\$39,686,500 00	406	\$1,727,575 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1890.....	8	\$6,861 08	1	\$1,540 00
Losses and claims on policies or certificates incurred during the year 1891.....	964	69,107 33	61	2,937 37
Total.....	972	\$75,968 41	62	\$4,477 37
Losses and claims on policies or certificates paid during the year 1891.....	965	\$67,278 41	62	\$4,477 37
Policies or certificates terminated by death during 1891.....	6	20,500 00		
Policies or certificates terminated by lapse during 1891.....	7,051	21,568,375 00	633	1,643,825 00

NORTHWESTERN MASONIC AID ASSOCIATION.

ILLINOIS.

(Incorporated June 27, 1874; commenced business July, 1874.)

HOME OFFICE, HOME INSURANCE BUILDING, CHICAGO.

DANIEL J. AVERY, *President.* - - - - - JAMES A. STODDARD, *Secretary.*

Attorney for Michigan CORNELIUS A. GOWER, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 \$427,008 48

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for
commissions or other expenses, as follows:Gross amount of membership fees required or represented by applications,
without deduction..... \$83,257 00
Assessments: mortuary, \$1,521,728.01; expenses, \$316,565.70..... 1,838,293 71

Total paid by members..... \$1,921,550 71

Interest..... 11,484 21

Cash received from all other sources, viz.: changing certificates, \$17.50;
delinquent charges, \$1,141.90; reinstatement account, \$4,487.72; sundry
accounts outstanding, \$1,453.30 10,100 32

Total income..... 1,943,135 24

Total net resources \$2,370,143 72

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$1,482,416 66

Advance payments returned to rejected applicants..... 9,060 50

Commissions and fees retained by or paid or allowed to agents on account
of fees and dues..... 96,967 33

Commissions paid or allowed for collecting assessments..... 10,675 06

Salaries of managers and agents not paid by commissions..... 30,064 82

Salaries of officers..... 45,635 10

Salaries and other compensation of office employees..... 40,008 11

Medical examiners' fees, whether paid direct by members or otherwise..... 15,678 20

Rent, \$3,934.08; advertising and printing, \$10,927.81..... 19,911 89

All other items, viz.: sundry accounts, \$1,373.99; advance assessments, \$1,470.34; suspense account, \$32.98; filing State reports, \$3,948.27; bad debts, \$20.00; postage, \$10,853.45; traveling expenses, \$5,436.17; furniture, \$1,191.70; refitting office, \$1,453.12; incidental expenses, \$4,902.54; legal expenses, \$2,111.19; writing, tucking, folding, etc., \$1,292.19.....

\$23,991 44

Total disbursements \$1,784,395 11
 Balance \$585,748 61

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely \$363,526 50
 Agents' ledger balances 1,835 84
 Cash in office 149 93
 Cash deposits in hands of treasurer 220,236 84
 Total net or invested assets \$385,748 61
 Deduct depreciation of assets to bring same to market value, and agts. bal. unsecured 14,565 25

Total net or invested assets, less depreciation \$571,213 36

NON-INVESTED ASSETS.

Interest due and accrued \$1,758 31
 Total non-invested assets 1,758 31
 Gross assets \$572,971 67

LIABILITIES.

Losses adjusted, due and unpaid \$24,750 00
 Advance assessments 54,584 27
 All other (not including contingent mortuary), viz.: sundry account, \$1,453 20; suspense account, \$233.72 1,686 92
 Total actual liabilities 61,021 19
 Balance, net assets \$511,950 48

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid \$25,000 00
 Mortuary assessments not yet called for losses unadjusted, \$178,500.00; reported, \$172,000.00 56,500 00
 Total due from members \$375,500 00
 Net amount due from members \$375,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 66) \$178,500 00
 Losses reported (number of claims, 59) 172,000 00
 Total contingent mortuary liabilities \$350,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	54,977	\$149,092,500	3,283	\$8,701,000
Policies or certificates written during the year 1891.....	7,269	17,125,500	810	730,000
Certificates restored during the year 1891.....	2,996	7,513,500	102	302,000
Total.....	65,242	\$174,031,500	3,695	\$9,733,000
Deduct number and amount which have ceased to be in force during 1891.....	6,952	18,653,000	327	935,000
Total policies or certificates in force December 31, 1891.....	58,290	\$155,378,500	3,368	\$8,798,000

Losses and claims on policies or certificates unpaid December 31, 1891.....	70	\$205,666 66	None.	None.
Losses and claims on policies or certificates incurred during the year 1891.....	583	\$1,666,000 00	22	\$62,500
Total.....	653	\$1,865,666 66	22	\$62,500
Surrendered certificates.....		\$3,000 00		
Losses and claims on policies or certificates paid during the year 1891.....	519	1,482,416 66	15	\$42,500
Policies or certificates terminated by death during 1891.....	583	1,660,000 00	22	62,500
Policies or certificates terminated by lapse during 1891.....	6,369	16,993,000 00	305	872,500

ODD FELLOWS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

MASSACHUSETTS.

(Incorporated, April 12, 1887; commenced business, May 4, 1887.)

HOME OFFICE, WESTFIELD.

JAMES NOBLE, JR., *President.*

HERBERT H. KINGSBURY, *Secretary.*

Attorney for Michigan, GEO. M. DEWEY, of Owosso.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$10,237 57

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$22,606 00
Annual dues as per contract, without any deduction whatever.....	30,045 79
Assessments.....	40,091 58

Total income..... 82,742 37

Total net resources..... \$92,979 94

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$45,834 72
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	29,048 28
Salaries of officers.....	5,353 32
Salaries and other compensation of office employees.....	1,883 00
Rent, \$275; advertising and printing, \$1,630.49.....	1,906 49
All other items, viz.: licensees, \$236.75; postage, \$1,187; incidental, \$578.76; traveling, \$15.....	2,017 51
(Total expenses.....	\$40,172 60)

Total disbursements..... 86,007 32

Balance..... \$6,972 62

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office.....	\$3,778 89
Cash deposits in banks on emergency or reserve fund account.....	8,184 28
Total net or invested assets.....	<u>\$6,972 62</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$4,350 87
" " not yet called for losses unadjusted, \$11,042; re- sisted, \$5,000.....	16,042 00
Total due from members.....	<u>\$20,392 37</u>

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (number of claims, 1).....	5,000 00
Total contingent mortuary liabilities.....	<u>5,000 00</u>
Balance of contingent assets and liabilities	<u>\$15,392 37</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	6,480	\$20,022,650 00	-----	-----
Policies or certificates written during the year 1891.....	4,521	12,251,450 00	-----	-----
Reinstated during 1891.....	888	1,047,600 00	750	\$2,100,000
Total.....	11,889	\$33,321,700 00	750	\$2,100,000
Deduct number and amount which have ceased to be in force during 1891.....	3,368	9,894,560 00	351	724,000
Total policies or certificates in force Dec. 31, 1891.....	8,021	\$23,427,140 00	399	\$1,376,000
Losses and claims on policies or certificates unpaid Dec. 31, 1891 (contingent).....	1	\$5,000 00	-----	-----
Losses and claims on policies or certificates incurred during the year 1891.....	601	45,834 72	24	1,942 80
Total.....	602	\$50,834 72	24	\$1,942 80
Losses and claims on policies or certificates paid during the year 1891.....	601	\$45,834 72	24	\$1,942 80
Policies or certificates terminated by lapse during 1891.....	3,368	9,894,560 00	351	724,000 00

PREFERRED MUTUAL ACCIDENT ASSOCIATION.

NEW YORK.

(Incorporated, October 15, 1885; commenced business, October 23, 1885.)

HOME OFFICE, 257 BROADWAY, NEW YORK.

PHINEAS C. LAUNSBURY, *President.*KIMBALL C. ATWOOD, *Secretary.*

Attorney for Michigan, J. S. PIERCE, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$49,420 18

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$30,088 70	
Medical examiners' fees paid by applicant	296,260 50	
Total paid by members	\$325,350 20	
Interest	18 25	
(Assessments paid in advance, included above	\$45,964.00)	
Total income		\$325,368 45
Total net resources		\$374,788 63

DISBURSEMENTS DURING YEAR 1891.

Losses and claims	\$31,400 00	
Indemnity claims paid	129,468 97	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	28,355 00	
Other compensations, including printing, stationery, office rent, clerical help and miscellaneous	123,149 67	
Medical examiners' fees, whether paid direct by members or otherwise	13,940 09	
All other items, viz.: Traveling expenses, \$3,980.14; legal expenses, \$2,122.45; furniture, books of account, etc., \$1,229.15	7,331 74	
(Advance assessments applied, included above	\$41,104 00)	
(Total expenses	166,776 50)	
Total disbursements		\$321,645 47
Balance		\$53,143 16

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	6,034 70	
Agents' ledger balances	2,087 27	
Cash in office	4,989 81	
Cash deposits in banks on emergency or reserve fund account	40,071 38	
Total net or invested assets		\$53,143 16

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$3,100 00	
Accounts payable, including all unpaid bills and notes	6,869 37	
Advance assessments	4,850 00	
Total actual liabilities		14,809 37
Balance, net assets		\$38,333 79

*CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due	\$36,273 00	
Indemnity assessments due and unpaid	19,002 00	
Indemnity assessments not yet called for losses unadjusted, \$3,850; resisted, \$4,600	8,450 00	
Indemnity assessments reported	24,000 00	
Total due from members	\$137,725 00	
Deduct estimated cost of collection	20,658 00	
Net amount due from members		\$117,067 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 5) mortuary	\$14,500 00	
Losses in process of adjustment (number of claims 77) indemnity	3,850 00	
Losses reported (number of claims 115) indemnity	4,800 00	
Losses resisted (number of claims 4) mortuary	13,000 00	
Losses adjusted, not yet due, (number of claims 91)	5,607 81	
Total contingent mortuary liabilities		\$41,557 81

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	24,752	\$120,737,100 00	435	\$3,141,700 00
Policies or certificates written during the year 1891.....	30,089	195,065,800 00	1,168	8,044,800 00
Total.....	54,841	\$315,802,900 00	1,603	\$10,186,500 00
Deduct number and amount which have ceased to be in force during 1891.....	25,737	123,220,800 00	868	5,580,700 00
Total policies or certificates in force Dec. 31, 1891.....	29,104	\$192,612,100 00	735	\$4,605,800 00
Losses and claims on policies or certificates unpaid Dec. 31, 1891.....	200	\$84,312 49	2	\$35 71
Losses and claims on policies or certificates incurred during the year 1891.....	1,845	162,114 29	57	4,686 55
Total.....	2,045	\$196,426 78	59	\$4,722 26
Losses and claims on policies or certificates paid during the year 1891.....	1,758	\$154,868 97	49	\$3,958 25
Policies or certificates terminated by death during 1891.....	19	96,000 00		
Policies or certificates terminated by lapse during 1891.....	25,718	123,125,800 00	868	5,580,700 00

RAILWAY OFFICIALS AND EMPLOYES' ACCIDENT ASSOCIATION.

INDIANA.

(Incorporated June 14, 1889; commenced business June 14, 1889.)

HOME OFFICE, 24 TO 32 INGALLS BLOCK, INDIANAPOLIS.

LAFAYETTE D. HIBBARD, *President.* WM. K. BELLIS, *Secretary.*

Attorney for Michigan, RUSSELL C. OSTRANDER, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$22,364 30

INCOME DURING YEAR 1891.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Assessments: indemnity, \$243,396.09; expense, \$187,368.07..... \$431,259 16
Interest..... 35 68

Total income..... 431,294 82

Total net resources..... \$453,659 12

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$249,073 75
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	106,441 12
Commissions paid or allowed for collecting assessments.....	18,114 85
Salaries of managers and agents not paid by commissions.....	4,485 00
Salaries of officers.....	3,662 55
Salaries and other compensation of office employes.....	14,438 59
Medical examiners, fees, whether paid direct by members or otherwise.....	2,195 90
Rent, \$1,900; taxes, \$2,487.05; advertising and printing, \$8,657.06.....	13,024 11
All other items, viz.: office furniture, \$954.33; postage, \$2,954.21; traveling expenses, \$5,685.97; attorneys' fees, \$3,140.70; general expense, \$6,120.78.....	17,585 99
(Total expenses.....	\$180,198 11)
Total disbursements.....	\$429,271 86
Balance.....	\$24,387 26

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$2,361 91
Cash in office.....	223 50
Cash deposits in banks on emergency or reserve fund account.....	10,000 00
All other deposits.....	11,801 85
Total net or invested assets.....	\$24,387 26

NON-INVESTED ASSETS.

Interest due and accrued, accepted cash orders in hands of paymasters and others.....	\$322,554 63
Market value of bonds and stocks over cost.....	3,500 00
Total non-invested assets.....	226,054 63
Gross assets.....	\$250,441 89

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	15,821	\$32,341,355 00	253	\$723,250 00
Policies or certificates written during the year 1891.....	20,906	83,572,665 00	439	1,004,675 00
Total.....	36,817	\$70,914,020 00	696	\$1,732,925 00
Deduct number and amount which have ceased to be in force during 1891.....	14,436	27,129,425 00	365	870,725 00
Total policies or certificates in force December 31, 1891..	22,381	\$43,784,595 00	331	\$862,200 00
Losses and claims on policies or certificates unpaid December 31, 1891.....	none.			
Losses and claims on policies or certificates incurred during the year 1891.....	4,790	\$249,073 75	94	\$3,985 33
Total.....	4,790	\$249,073 75	94	\$3,985 33
Losses and claims on policies or certificates paid during the year 1891.....	4,790	\$249,073 75	94	\$3,985 33
Policies or certificates terminated by death 75, disability 14, during 1891.....	89	96,800 00	1	375 00
Policies or certificates terminated by lapse during 1891.....	14,349	27,032,625 00	364	870,350 00

SCANDINAVIAN MUTUAL AID ASSOCIATION.

ILLINOIS.

(Incorporated September 12, 1883; commenced business October 26, 1883.)

HOME OFFICE, 207 MAIN ST., GALESBURG.

S. P. A. LINDAHL, *President*.NELS NELSON, *Secretary*.

Attorney for Michigan, REV. OLANS CHILLIEN, of Whitehall.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$27,793 76

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction..... \$7,541 00

Assessments: mortuary, \$114,446.89; expense, \$9,379.75; advance assessment, \$62.97..... 123,889 61

Medical examiners' fees paid by applicant..... 1,800 00

Total paid by members..... \$133,230 61

Interest..... 870 00

Cash received from all other sources, viz.: reinstatements, \$339.85; shortage, \$132.25; fines, \$3.50..... 475 11

(Assessments paid in advance, included above..... \$3,048.22)

Total income..... 134,575 72

Total net resources..... \$162,369 48

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$104,533 34

Advance payments returned to rejected applicants..... 1 00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 6,380 00

Salaries of managers and agents not paid by commissions..... 565 00

Salaries of officers, \$3,233.25; other compensations of officers, \$306.20..... 3,539 45

Salaries and other compensation of office employes..... 3,269 16

Medical examiners' fees, whether paid direct by members or otherwise..... 1,818 00

Rent, \$156; advertising and printing, \$747.75..... 905 75

All other items, viz.: postage, \$1,808.18; traveling expenses, \$71.52; office furniture, \$134.88; ins. dep't fees, \$370.20; fuel and light, \$95.32; miscellaneous, \$20.10..... 2,395 15

(Advance assessments applied, included above..... \$2,985 25)

(Total expenses..... 18,917 51)

Total disbursements..... 123,451 85

Balance..... \$38,917 63

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely..... \$3,555 00

Agents' ledger balances..... 1,106 75

Cash in office..... 770 75

Cash deposits in banks on emergency or reserve fund account..... 2,236 15

All other deposits..... 1,198 98

Total net or invested assets..... \$38,917 63

Deduct depreciation of U. S. bonds to bring same to market value..... 985 00

Total net or invested assets, less depreciation..... \$37,982 63

LIABILITIES.

Losses adjusted, due and unpaid.....	\$410 20	
Salaries, rents and office expenses due and accrued.....	1,235 00	
Advance assessments.....	281 11	
Total actual liabilities.....		\$1,926 31
Balance net assets.....		\$36,056 32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$6,959 80	
" " not yet called for losses unadjusted, \$7,000; reported, \$26,000.....	\$3,000 00	
Net amount due from members.....		\$39,959 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 10).....	\$12,400 00	
Losses reported (number of claims 19).....	26,000 00	
Total contingent mortuary liabilities.....		\$38,400 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	7,516	\$10,550,000 00	278	\$327,500
Policies or certificates written during the year 1891.....	1,189	1,434,500 00	81	75,500
Total.....	8,705	\$11,984,500 00	359	\$403,000
Deduct number and amount which have ceased to be in force during 1891.....	506	653,500 00	21	23,500
Total policies or certificates in force Dec. 31, 1891.....	8,200	\$11,331,000 00	338	\$379,500
Losses and claims on policies or certificates unpaid Dec. 31, 1891.....	21	\$87,438 34		
Losses and claims on policies or certificates incurred during the year 1891.....	77	105,500 00	3	\$3,000
Total.....	98	\$142,938 34	3	\$3,000
Losses and claims on policies or certificates paid during the year 1891.....	69	\$104,598 34	2	\$2,000
Policies or certificates terminated by death during 1891.....	77	105,500 00	3	3,000
Policies or certificates terminated by lapse during 1891.....	428	548,000 00	21	23,500

SECURITY MUTUAL LIFE ASSOCIATION.

NEW YORK.

(Incorporated, November 6, 1886; commenced business January 3, 1887.)

HOME OFFICE, PHILIPS BANK BUILDING, COR. COURT AND CENANGO ST., BINGHAMTON.

H. J. GAYLORD, *President.*CHAS. M. TURNER, *Secretary.*

Attorney for Michigan, E. R. BEECHER, of Yale.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$96,915 13

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$178 00	
Annual dues as per contract, without any deduction whatever.....	31,945 28	
Assessments; mortuary, \$45,559.42; reserve, \$14,369.50.....	60,028 92	
Total paid by members.....	\$92,152 20	
Interest, \$3,025.44; rent, \$182.00.....	3,207 44	
Advances to agents repaid.....	4,160 42	
Cash received from all other sources, viz.: exchange, \$16.62; furniture and fixtures, \$15.00; borrowed money, \$3,000.00.....	3,081 62	
Total income.....		\$102,551 68
Total net resources.....		\$199,466 87

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$81,068 75	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	10,611 00	
Commissions paid or allowed for collecting assessments.....	1,170 83	
Salaries of managers and agents not paid by commissions.....	4,152 41	
Salaries of officers.....	2,415 00	
Salaries and other compensation of office employees.....	4,398 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	3,498 50	
Rent, \$653.90; taxes, \$178.14; advertising and printing, \$1,942.49.....	2,774 53	
Advanced to officers and agents to be repaid out of future salaries or commissions.....	4,398 48	
All other items, viz.: postage, \$497.37; exchange, \$406.48; furniture fixtures, \$591.36; telegrams, janitor, etc., \$329.93; insurance, \$37.50; mortuary expense, \$232.04; reserve, \$35.50.....	2,180 68	
(Total expense of management..... \$35,549 48)		
Total disbursements.....		69,618 18
Balance.....		\$129,848 69

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A, account reserve fund.....	\$50,150 00	
Cost value of bonds and stocks owned absolutely.....	1,000 00	
Agents' ledger balances.....	2,860 42	
Cash in office.....	3,061 83	
Cash deposits in banks on emergency or reserve fund account.....	94 98	
All other deposits.....	71,662 01	
Total net or invested assets.....	\$129,848 69	
Deduct depreciation of assets to bring same to market value.....	295 00	
Total net or invested assets, less depreciation.....		\$129,553 69

NON-INVESTED ASSETS.

Interest due, \$75.00; accrued, \$511.87.....	\$586 87	
Furniture and fixtures.....	2,700 00	
Market value of bonds and stocks over cost.....	25 85	
Total non-invested assets.....		3,312 22
Gross assets.....		\$132,865 91

LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$712 50	
Borrowed money.....	3,000 00	
All other (not including contingent mortuary).....	1,606 89	
Total actual liabilities.....		5,319 39
Balance, net assets.....		\$127,546 52

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$15,547 77
Mortuary assessments, due and unpaid in collector's hands, \$1,328.91; secured by notes, \$243.30.....	1,672 21
Total due from members.....	\$17,519 98
Deduct estimated cost of collection.....	320 00
Net amount due from members.....	<u>\$17,199 98</u>

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims 1)	\$3,000 00
Losses resisted (number of claims 1)	5,000 00
All other contingent liabilities	850 00
Total contingent mortuary liabilities	<u>\$8,950 00</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890	2,625	\$4,514,500	153	\$229,500
Policies or certificates written during the year 1891	1,128	1,854,500	67	53,500
Reserve	5	9,500	.....	.....
Total	3,758	\$6,678,500	220	\$313,000
Deduct number and amount which have ceased to be in force during 1891	620	977,000	32	\$5,000
Total policies or certificates in force Dec. 31, 1891.....	3,138	\$5,701,500	188	\$298,000
Losses and claims on policies or certificates unpaid Dec. 31, 1891	3	\$15,000	.....	.....
Losses and claims on policies or certificates incurred during the year 1891.....	16	25,000	.....	.....
Total	19	\$43,000	.....	.....
Losses and claims on policies or certificates paid during the year 1891.....	17	\$34,050	.....	.....
Policies or certificates terminated by death during 1891.....	16	25,000	.....	.....
Policies or certificates terminated by lapse during 1891.....	474	744,000	29	\$33,000

TOTAL ABSTINENCE LIFE ASSOCIATION OF AMERICA

ILLINOIS.

(Incorporated July 24, 1889; commenced business July 24, 1889.)

HOME OFFICE, 109 JACKSON ST., CHICAGO, ILL.

WM. F. SINGLETON, *President.*ALBERT BONNELL, *Secretary.*

Attorney for Michigan, G. H. HOLMAN, of Flint.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$21,237 51

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$4,450 00
Annual dues as per contract, without any deduction whatever.....	18,100 45
Assessments, mortuary.....	106,733 96
Medical examiners' fees paid by applicant.....	1,165 00
Total paid by members.....	\$129,449 43
Interest, \$1,855.09; rent, \$175.....	2,080 09
Cash received from all other sources, sundries.....	9 00
Total income.....	\$131,518 52
Total net resources.....	\$152,756 03

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$61,240 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	5,911 08
Salaries and other compensation of office employes.....	7,466 85
Medical examiners' fees, whether paid direct by members or otherwise.....	1,825 90
Rent, \$1,420.84; taxes, \$11.59; advertising and printing, \$3,694.07.....	5,086 50
All other items, viz.: postage, \$1,838.55; stationery, \$95.32; interest, \$16.66; returned premiums, \$5.00; sundries, \$2,140.98.....	4,096 51
(Total expenses of management..... \$23,866 34)	
Total disbursements.....	85,106 34
Balance.....	\$67,649 69

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$67,000 00
Cash deposits in banks on emergency or reserve fund account.....	649 69
Total net or invested assets.....	\$67,649 59

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments for losses adjusted, not yet due.....	\$7,500 00
Mortuary assessments not yet called for losses unadjusted.....	27,000 00
Net amount due from members.....	\$34,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 2).....	\$5,000 00
Losses in process of adjustment (number of claims 10).....	20,500 00
Losses resisted (number of claims 3).....	6,000 00
Total contingent mortuary liabilities.....	\$31,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	4,828	\$10,823,500	25	\$51,500
Policies or certificates written during the year 1891.....	1,022	1,169,000	240	459,000
Total.....	5,850	\$11,997,500	265	\$510,500
Deduct number and amount which have ceased to be in force during 1891.....	652	1,439,000	48	92,000
Total policies or certificates in force December 31, 1891.....	5,198	\$10,558,500	217	\$408,500
Losses and claims on policies or certificates unpaid December 31, 1890.....	14	\$27,500	1	\$1,000
Losses and claims on policies or certificates incurred during the year 1891.....	85	75,500	2	3,000
Total.....	49	\$103,000	3	\$4,000
Losses and claims on policies or certificates paid during the year 1891.....	84	\$71,500	2	\$3,000
Policies or certificates terminated by death during 1891.....	35	75,500	2	3,000
Policies or certificates terminated by lapse during 1891.....	617	1,363,500	46	89,000

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

IOWA.

(Incorporated February 5, 1884; commenced business February, 1886.)

HOME OFFICE, MASONIC TEMPLE, COUNCIL BLUFFS.

JOSEPH R. REED, *President.*WILLIAM J. JAMESON, *Secretary.*

Attorney for Michigan, FRANK E. ROBSON, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$122,012 46

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$20,692 00
Assessments: mortuary, \$188,108; expense, \$45,965.65.....	184,067 65

Total paid by members.....	\$204,759 65
Interest.....	7,197 80
Cash received from all other sources, viz.: guarantee fund.....	21,450 00
Exchange.....	38 44
Certificate expense.....	24 40
Advance assessments.....	374 27

Total income 233,848 56

Total net resources \$355,861 02

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$132,500 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	20,692 00
Commissions paid or allowed for collecting assessments.....	3,875 25
Salaries of managers and agents not paid by commissions.....	11,484 79
Salaries of officers and clerk hire.....	16,855 22
Medical examiners' fees, whether paid direct by members or otherwise.....	3,046 50
Advertising and printing.....	1,748 15
All other items, viz.: postage, \$1,668.71; general fund, \$382.38; expense, \$5,599.54; guarantee fund, \$370; traveling expense, \$1,825.19.....	10,045 72

Total disbursements..... 200,072 73

Balance \$155,788 29

Invested as follows:

NET OR INVESTED ASSETS.

Guarantee notes.....	\$118,079 00
Loans on mortgages (first liens) on real estate.....	6,200 00
Agents' ledger balances.....	3,053 13
Cash in bank.....	8,044 16
Cash deposits in banks on emergency or reserve fund account.....	11,000 00
All other deposits.....	9,392 00

Total net or invested assets \$155,788 29

NON-INVESTED ASSETS.

Interest due, \$5,216.30; accrued, \$120.41	\$5,336 71
Gross assets	\$161,125 00

LIABILITIES.

Advance assessments	\$374 27
Total actual liabilities	374 27
Balance net assets	\$160,750 73

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessment not yet called for losses unadjusted	\$20,000 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 8)	\$20,000 00
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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890	7,924	\$19,510,000 00	181	\$402,500 00
Policies or certificates written during the year 1891	2,034	4,920,000 00	214	501,250 00
Total	9,958	\$24,790,000 00	375	\$903,750 00
Deduct number and amount which have ceased to be in force during 1891	1,872	4,662,500 00	162	398,750 00
Total policies or certificates in force December 31, 1891	8,086	\$20,067,050 00	213	\$498,750 00
Losses and claims on policies or certificates unpaid December 31, 1890	11	\$27,500 00	-----	-----
Losses and claims on policies or certificates incurred during the year 1891	50	125,000 00	-----	-----
Total	61	\$152,500 00	-----	-----
Losses and claims on policies or certificates paid during the year 1891	53	\$132,500 00	-----	-----
Policies or certificates terminated by death during 1891	50	125,000 00	-----	-----
Policies or certificates terminated by lapse during 1891	1,822	4,537,500 00	162	\$398,750 00

UNITED LIFE INSURANCE ASSOCIATION.

NEW YORK.

(Incorporated December 2, 1885; commenced business January 2, 1886.)

HOME OFFICE, 63 PARK ROW, PULITZER BUILDING, NEW YORK.

PETER BOWE, *President*.J. JAY PARDEE, *Secretary*.

Attorney for Michigan, HOMER R. JOSELYN, of Detroit.

BALANCE SHEET.

Amount of net or invested assets Dec. 31, 1890	\$30,212 32
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INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction	\$20,844 00
Annual dues as per contract, without any deduction whatever	\$2,921 78
Assessments: mortuary	102,687 18
Total paid by members	\$156,453 96
Interest	299 86
Cash received from all other sources	7,686 24
(Assessments paid in advance, included above	\$2,675 63)

Total income \$164,419 06

Total net resources 8194,631 38

DISBURSEMENTS DURING YEAR 1891.

Losses and claims	\$81,863 50
Mortuary fund expenses	13,065 57
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	25,228 59
Commissions paid or allowed for collecting assessments	6,560 22
Salaries of managers and agents not paid by commissions	3,810 56
Salaries of officers	10,516 74
Salaries and other compensation of office employees	2,007 19
Medical examiners' fees, whether paid direct by members or otherwise	918 65
Rent, \$5,091.14; advertising and printing, \$607.44	5,698 58
Advanced to officers and agents to be repaid out of future salaries or commissions	1,264 00
All other items, viz.: books and stationery, \$397.87; express, \$45.53; postage and telegraphing, \$649.31; traveling expenses, \$2,336.01; legal fees, \$377.26; miscellaneous expenses, \$1,312.36; accident claims paid, \$6,434.69; accident fund fees expense, \$489.38	11,992 71
(Advance assessments applied, included above	\$1,888 05)
(Total expenses	67,992 24)

Total disbursements 162,411 31

Balance 832,220 07

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	\$2,214 25
Cash in office	943 76
Cash deposits in banks on emergency or reserve fund account	25,876 31
All other deposits	5,400 00
Total net or invested assets	\$34,434 32
Deduct depreciation of assets to bring same to market value	2,214 25

Total net or invested assets, less depreciation 832,220 07

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$6,900 00
" " due and unpaid	758 32
" " not yet called for losses unadjusted, \$5,000; resisted, \$18,500; reported, \$1,000	24,500 00
Total due from members	\$31,253 32

Net amount due from members 831,253 32

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 2)	\$6,000 00
Losses in process of adjustment (number of claims 4)	5,000 00
Losses reported (number of claims 1)	1,000 00
Losses resisted (number of claims 6)	18,500 00

Total contingent mortuary liabilities 830,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	2,672	\$10,365,000	-----	-----
Policies reinstated during 1891.....	53	190,000	-----	-----
Policies or certificates written during the year 1891.....	1,381	4,107,100	56	\$83,500
Total.....	4,106	\$14,662,100	56	\$83,500
Deduct number and amount which have ceased to be in force during 1891.....	768	3,684,500	18	24,500
Total policies or certificates in force December 31, 1891..	3,338	\$10,977,600	38	\$59,000
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Losses and claims on policies or certificates unpaid December 31, 1890.....	11	\$40,000	-----	-----
Losses and claims on policies or certificates incurred during the year 1891.....	23	72,000	-----	-----
Total.....	34	\$112,000	-----	-----
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Losses and claims on policies or certificates paid during the year 1891.....	25	\$8,126 350	-----	-----
Policies or certificates terminated by death during 1891.....	42	149,000	-----	-----
Policies or certificates terminated by lapse during 1891.....	726	3,585,500	18	\$24,500

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

NEW YORK.

(Incorporated, 1848; reincorporated, 1884; commenced business November 3, 1877.)

HOME OFFICE, NOS. 320, 322, AND 324 BROADWAY, N. Y.

CHARLES B. PEET, *President*.JAMES R. PITCHER, *Secretary*.

Attorney for Michigan, H. R. JOSELYN, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890..... \$201,647 73

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$53,980 00
Assessments: expenses, \$537,082.55; indemnity, \$374,478.00.....	911,560 55
Total paid by members.....	\$965,540 55
Interest.....	8,789 50
(Assessments paid in advance, included above.....	\$160,712 37)

Total income..... 969,330 05

Total net resources..... \$1,170,977 78

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$140,800 00
Indemnity claims paid.....	269,507 28
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	134,179 54
Commissions paid or allowed for collecting assessments.....	20,910 00
Salaries of managers and agents not paid by commissions.....	97,191 23
Salaries of officers.....	20,964 06
Salaries and other compensation of office employees.....	91,543 58
Rent, \$15,729.02; taxes, \$7,775.03; advertising and printing, \$36,254.21.....	59,153 26
All other items, viz.: traveling expenses, \$9,209.47; legal expenses, \$15,270.26; furniture, \$439.49; postage, \$13,996.17; books and stationery, \$3,890.00; medical expenses, \$17,434.87; miscellaneous, \$13,925.40; contributions returned, \$81,035.94.....	169,188 00
(Advance assessments applied, included above.....	\$196,578 14)
(Total expenses.....	593,184 67)
Total disbursements.....	\$1,003,241 95
Balance.....	\$167,735 83

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$87,000 00
Cost value of bonds and stocks owned absolutely.....	11,837 47
Agents' ledger balances.....	13,762 75
Cash in office.....	5,022 50
Cash deposits in banks on emergency or reserve fund account.....	43,153 48
All other deposits.....	6,959 83
Total net or invested assets.....	\$167,735 83

NON-INVESTED ASSETS.

Interest accrued.....	\$1,543 67
Total non-invested assets.....	1,543 67
Gross assets.....	\$169,279 50

LIABILITIES.

Unpaid bills estimated.....	\$7,000 00
Advance assessments.....	11,014 87
Total actual liabilities.....	18,014 87
Balance net assets.....	\$151,264 63

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$26,562 00
Mortuary assessments not yet called for losses unadjusted, \$30,000; resisted, \$25,000; reported, \$12,000.....	67,000 00
Indemnity assessments, unadjusted, \$9,026.03; resisted, \$500.00; reported, \$600.00.....	15,526 08
Total due from members.....	\$109,088 08
Deduct estimated cost of collection.....	4,100 00
Net amount due from members.....	\$104,988 08

CONTINGENT MORTUARY LIABILITIES.

Mortuary claims in process of adjustment (number of claims 6).....	\$30,000 00
Indemnity claims in process of adjustment (number of claims 117).....	9,026 08
Mortuary claims reported, \$12,000.00; resisted, \$25,000.00.....	37,000 00
Indemnity claims resisted (number of claims 1), \$500.00; reported (\$8) \$6,000.00.....	6,500 00
Total contingent mortuary liabilities.....	\$82,526 08

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICHIGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	55,832	\$270,297,500 00	1,705	\$8,337,000 00
Policies or certificates written during the year 1891.....	30,852	147,054,450 00	703	3,255,850 00
Total.....	86,684	\$417,351,950 00	2,408	\$11,592,850 00
Deduct number and amount which have ceased to be in force during 1890.....	27,913	122,787,800 00	666	3,026,250 00
Add number and amount reinstated during 1891.....	167	798,000 00	1	5,000 00
Total policies or certificates in force December 31, 1891.....	58,938	\$295,362,150 00	1,743	\$8,571,600 00
Losses and claims on policies or certificates unpaid December 31, 1890.....	192	\$72,721 42	5	\$314 28
Losses and claims on policies or certificates incurred during the year 1891.....	3,623	419,911 94	86	28,193 77
Total.....	3,821	\$492,633 36	91	\$28,508 05
Losses and claims on policies or certificates paid during the year 1891.....	3,610	\$410,107 28	87	\$26,111 63
Policies or certificates terminated by death during 1891.....	26	117,500 00		
Policies or certificates terminated by lapse during 1891.....	27,887	132,670,800 00	666	3,026,250 00

AMERICAN ACCIDENT COMPANY.

KENTUCKY.

(Incorporated March, 1886; commenced business May 20, 1889.)

HOME OFFICE, 338 W. MAIN ST., LOUISVILLE, KY.

W. H. DILLINGHAM, *President*.ROBERT SKENE, JR., *Secretary*.

Attorney for Michigan, FRANK H. LEAVENWORTH, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1891..... \$114,851 52

INCOME DURING YEAR 1891.

Total paid by members, premiums..... 71,214 83

Total net resources..... \$186,066 35

DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$30,842 66
 Commissions and fees retained by or paid or allowed to agents on account
 of fees and dues..... 20,819 09
 Salaries of managers and agents not paid by commissions..... 12,271 17
 Rent, \$581.25; taxes, \$1,352.28; advertising and printing, \$2,789.32..... 4,622 85
 All other items, viz.: travelling expenses, \$2,949.42; legal ex., \$2,332.05; print-
 ing, \$2,120.74; expense, \$905.27; postage, \$1,298.20; express, \$328.55; inter-
 est, \$192.62; medical examination fees, \$956..... 10,638 85

Total disbursements..... 79,188 62

Balance..... \$106,877 73

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, St. Louis city bonds.....	\$1,022 50
Agents' ledger balances.....	8,206 30
Cash in office.....	2,715 86
Cash deposits in banks on emergency or reserve fund account, guarantee fund deposited with Louisville Trust Co.....	100,000 00
All other deposits, Louisville Banking Co.....	575 20
Total net or invested assets.....	<u>\$112,679 86</u>

LIABILITIES.

Borrowed money.....	7,100 00
Balance, net assets.....	<u>\$105,579 86</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments.....	<u>\$5,000 00</u>
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CONTINGENT MORTUARY LIABILITIES.

Losses resisted.....	<u>\$5,000 00</u>
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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN MICH- IGAN DURING 1891.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1890.....	5,816	\$26,850,500	-----	-----
Policies or certificates written during the year 1891.....	4,260	19,688,600	35	\$168,000
Total.....	10,076	\$46,439,100	35	\$168,000
Deduct number and amount which have ceased to be in force during 1891.....	4,019	18,527,500	-----	-----
Total policies or certificates in force December 31, 1891.....	6,057	\$27,961,600	35	\$168,000
Losses and claims on policies or certificates paid during the year 1891.....	307	\$30,842 06	-----	-----
Policies or certificates terminated by lapse during 1891.....	3,582	16,518,000 00	-----	-----

APPLICATION STATEMENTS
OF
ASSESSMENT COMPANIES
OF OTHER STATES.

AUTHORIZED IN MICHIGAN SINCE JANUARY 1, 1892.

APPLICATION STATEMENT.

(Company authorized February 26, 1892.)

ATLAS ACCIDENT INSURANCE COMPANY OF BOSTON.

MASSACHUSETTS.

(Incorporated August 2, 1890; commenced business October 30, 1890.)

HOME OFFICE, 186 DEVENSHIRE ST., BOSTON.

HENRY E. TURNER, *President.*HUGH BROWNE, *Secretary.*

Attorney for Michigan, ALFRED P. LYON, of Bay City.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890 \$1,235 50

INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$18,875 50
Assessments: mortuary, \$7,246.32; expense, \$5,180.78.....	12,703 70

Total paid by members.....	\$31,579 20
Advances to agents repaid.....	476 75
Cash received from all other sources, viz.: advanced by incorporators, \$2,600; advanced to corporation, \$2,656.12.....	5,256 12
(Assessments paid in advance, included above.....)	\$326 60

Total income 37,312 07

Total net resources \$38,547 57

DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$1,043 29
Advance payments returned to rejected applicants.....	3 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	18,860 50
Commissions paid or allowed for collecting assessments.....	299 80
Salaries of officers.....	2,000 00
Salaries and other compensation of office employees.....	1,463 50
Medical examiners' fees whether paid direct by members or otherwise.....	48 00
Rent, \$615.87; advertising and printing, \$2,213.29.....	2,828 96
All other items, viz.: traveling expense, \$114.17; legal, \$3.00; sundries, \$459.04; postage, \$1,151.61; petty cash, \$2.90.....	1,730 72
(Advanced assessments applied, included above.....)	\$111 00
(Total expenses.....)	27,330 98

Total disbursements 28,377 27

Balance \$16,170 30

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely.....	\$5,100 00
Cash in office.....	1,043 09
Cash deposits in banks on emergency or reserve fund account.....	3,735 71

Total net or invested assets \$9,878 80

NON-INVESTED ASSETS.

Office furniture.....	\$291 50
Gross assets.....	\$10,170 30

LIABILITIES.

Advance assessments.....	\$326 60
All other (not including contingent mortuary), viz.: advanced by incorporators.....	2,600 00
Total actual liabilities.....	2,926 60
Balance, net assets.....	\$7,243 70

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not due.....	\$784 02
Deduct estimated cost of collection.....	78 40
Net amount due from members.....	\$660 62

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims 12).....	\$500 56
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EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1891.

	No.	Amount.
Policies or certificates in force December 31, 1890.....	358	\$89,500 00
Policies or certificates written during the year 1891.....	3,910	17,705,400 00
Total.....	4,268	\$17,794,900 00
Deduct number and amount which have ceased to be in force during 1891.....	872	2,179,680 00
Total policies or certificates in force December 31, 1891.....	3,396	\$15,615,220 00
Losses and claims on policies or certificates incurred during the year 1891.....	44	\$1,043 29
Losses and claims on policies or certificates paid during the year 1891.....	44	1,043 29
Policies or certificates terminated by lapse during 1891.....	872	21,796 80

APPLICATION STATEMENT.

(Association authorized January 21, 1892.)

FIDELITY MUTUAL AID ASSOCIATION.

CALIFORNIA.

(Incorporated October 20, 1888; commenced business October 20, 1888.)

HOME OFFICE, 315 CALIFORNIA ST., SAN FRANCISCO.

C. W. NEVIN, *President.* - - - - - J. L. M. SHETTERLEY, *Secretary.*

Attorney for Michigan, A. B. HUNTLY, of Kalamazoo.

BALANCE SHEET.

Amount of net or invested assets, December 31, 1890.....	\$5,673 06
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INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i>	\$38,195 00	
Annual dues as per contract, without any deduction whatever.....	45,230 60	
Assessments: indemnity.....	5,252 00	
Total paid by members.....	\$88,677 60	
Interest.....	171 87	
Cash received from all other sources, viz.: amount overpaid depositories.....	167 32	
Total income.....		\$89,016 79
Total net resources.....		\$94,689 85

DISBURSEMENTS DURING YEAR 1891.

Mortuary claims.....	\$2,100 00	
Indemnity claims.....	17,941 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	38,195 00	
Commissions paid or allowed for collecting assessments.....	1,718 00	
Salaries of managers and agents not paid by commissions.....	3,525 00	
Salaries of officers.....	5,354 00	
Salaries and other compensation of office employee.....	3,042 95	
Rent, \$370.00; taxes, \$423.55; advertising and printing, \$2,915.36.....	3,914 50	
All other items, viz.: postage, \$1,376.47; furniture, \$194.80; legal expenses, \$374.25; traveling expenses, special agents, auditors, adjusters, and sundry expenses.....	5,064 33	
(Total expenses.....)	\$61,314 00	
Total disbursements.....		81,355 32
Balance.....		\$13,334 53

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$5,223 16	
Cash in office.....	440 69	
Cash deposits in banks on emergency or reserve fund account.....	5,000 00	
All other deposits.....	2,538 00	
Total net or invested assets.....		\$13,501 85

LIABILITIES.

All other (not including contingent mortuary), viz.: due depositories.....	\$167 32	
Total actual liabilities.....		167 32
Balance, net admitted assets.....		\$13,334 53

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1891.

	No.	Amount.
Policies or certificates in force December, 1890.....	3,533	\$264,975 00
Policies or certificates written during the year 1891.....	9,710	72,250 00
Total.....	13,243	\$337,225 00
Deduct number and amount which have ceased to be in force during 1891.....	9,079	630,925 00
Total policies or certificates in force December 31, 1891.....	4,164	\$312,300 00
Losses and claims on policies or certificates incurred during the year 1891.....	781	\$30,041 42
Total.....	781	\$30,041 42
Losses and claims on policies or certificates paid during the year 1891.....	781	\$30,041 42
Policies or certificates terminated by death during 1891.....	28	2,106 00
Policies or certificates terminated by lapse during 1891.....	9,051	

APPLICATION STATEMENT.

(Company authorized February 19, 1892.)

GLOBE ACCIDENT INSURANCE COMPANY.

INDIANA.

(Incorporated January 30, 1892; commenced business January 30, 1892.)

HOME OFFICE, VANCE BLOCK, INDIANAPOLIS.

JOHN C. SHAFFER, *President*.WM. T. NOBLE, *Secretary*.

Attorney for Michigan, JAMES PIERCE, of Grand Rapids.

INCOME DURING YEAR 1891.

Assessments: indemnity, \$5,000; expense, \$5,000.....	\$10,000 00	
Total net resources.....		<u>\$10,000 00</u>

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, emergency fund.....	\$5,000 00	
All other deposits.....	<u>5,000 00</u>	
Total net or invested assets.....		<u>\$10,000 00</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$14,211 00	
Deduct estimated cost of collection.....	<u>1,421 10</u>	
Net amount due from members.....		<u>12,789 90</u>
Total.....		<u>\$22,789 90</u>

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1891.

	No.	Amount.
Policies or certificates written during the year 1891.....	2,217	\$3,325,500

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REPORT
OF THE
ATTORNEY GENERAL
OF THE
STATE OF MICHIGAN
FOR THE
YEAR ENDING JUNE 30, A. D. 1891

ADOLPHUS A. ELLIS
ATTORNEY GENERAL



BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1891

REPORT.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE, }
Lansing, July 1, 1891.

To the Governor and Legislature of the State of Michigan:

I have the honor herewith to submit, in compliance with law, the annual report of the Attorney General of all business transacted by this department from July 1, 1890, to July 1, 1891, including an abstract of the reports of the Prosecuting Attorneys of the State, showing the criminal prosecutions, penalties inflicted, and other items pertaining to the administration of justice.

The various matters embraced in said report are covered by schedules hereto attached from "A" to "J" inclusive.

In making this report I deem it advisable to call attention to several material changes in the manner of its compilation, which, in my judgment, are more fully in accord with the intent and spirit of the law relative thereto.

1. Schedule "A" contains a full statement of all criminal cases brought to the Supreme Court on exceptions, writ of error, or *certiorari*, which are disposed of or pending, in which the Attorney General has appeared.

In this schedule I have endeavored, under the title of each cause, to give a short statement of the facts, the points in dispute, and the rulings of the court thereon.

These cases involve questions of criminal law, and as the report is forwarded to the various Prosecuting Attorneys of this State, I believe this arrangement will make the volume of practical value to the Prosecuting Attorneys and others who are interested in the enforcement and practice of criminal law.

2. Schedule "B" contains a list of *mandamus*, *quo warranto*, and other proceedings commenced by the Attorney General in behalf of the State, or commenced by other parties, in which the State is directly interested.

The decision of the Supreme Court in a great many of these cases is announced orally, no written opinion being filed, and unless a person is in court at the time of the announcement of the decision, he has no way, in the records of the court, to ascertain the reasons announced by the court for its decision.

These decisions embrace questions of criminal practice, the constitution-

ality of laws, rights of various State and county officers, rights to public office, and various other questions that are of great interest to the people and the legal profession generally.

In order that the reasons of these decisions might be known to those interested therein, in the annexed schedule I have given a short statement of the facts presented to the court, the points in dispute, and the reasons assigned by the court for their ruling thereon.

3. Schedule "C" contains a list of chancery cases commenced or completed between July 1, 1890, and July 1, 1891, and cases now pending, in which the State is directly interested,

4. Schedule "D" contains a list of *quo warranto* and other special proceedings authorized by the Attorney General in the name of the State, but directed by and at the expense of the parties interested.

In the last two schedules named I have given briefly a statement of the facts of the case, and the rulings of the court, if decision has been rendered, so that persons interested in such proceedings may understand the nature and disposition of the case.

5. Schedule "E" contains a list of chancery cases commenced in the various circuit courts in chancery, in which the State is somewhat interested and to which some State officer was made a party.

These cases, in accordance with the usual practice, have been referred to the Prosecuting Attorneys of the various counties, in which they are pending and left in their charge. No report relative to those cases is made to the Attorney General's office, and I am unable to make, from any record in this office, any definite statement as to results.

6. Schedule "F" contains a statement of money received by the Attorney General and turned over to the State Treasurer. The money was received in June, 1891, in settlement of a case growing out of the detention of an indigent soldier at the Kalamazoo Asylum.

7. Schedule "G" contains a list of insurance companies where articles of association of such companies, or amendments to such articles, have been examined and approved by the Attorney General in pursuance of law.

8. Schedule "H" contains an abstract of the reports of the Prosecuting Attorneys for the year ending June 30, 1891.

In previous reports made by this department the reports of the various Prosecuting Attorneys have been printed separately *verbatim* in the report of the Attorney General.

The law provides that "the Attorney General shall include in his annual report an *abstract* of the annual reports of the *several* Prosecuting Attorneys." Howell's Statutes, Sec. 289.

It seems clear to me that the Legislature intended that a summary or synopsis of the records of the several Prosecuting Attorneys of the State should be included in the report of the Attorney General, and not that the complete report of each Prosecuting Attorney of every county in this State should be included. I realize that the change is quite an important one and breaks in upon a long established construction of this statute, and therefore give my reasons for making the change:

First, The law requires an "abstract of the annual reports." An abstract of a report is not the report itself, but an abridgment, compendium or synopsis of it;

Second, Under the past manner of publishing these reports they were of little or no value in the way of furnishing statistics or other information concerning the number and nature of the crimes and their punishment in the State at large. If a person desired to know how many persons were prosecuted during the year for any offense, or the result in any class of cases, it would be necessary to examine each of the reports of the prosecuting attorneys of the eighty-four counties, and then make his own computation of the result reached by such examination.

I believe it was the intention of the Legislature to require the Attorney General, by this statute, to furnish an abstract of the criminal business of the State at large so that under each particular head, when a person desired to obtain information concerning any particular crime, he could do so by examining the one report, the same as a person can obtain the result from any county by examining the report of the Prosecuting Attorney of the business of his county.

By this method I can lay before the Governor and Legislature the aggregate of prosecutions had within the State, the disposition of each case, and thus by comparison of this report with subsequent reports, if the same interpretation of the statute shall prevail, suggest to the minds of the Legislature some of the imperfections in our criminal laws.

I am pleased to say in this report that every Prosecuting Attorney of the State of Michigan has filed in this office the report required by law, and hence the abstract given of the prosecutions in the State of Michigan during the past year in schedule "H" must be substantially correct.

9. In order that the public, and the several officers who have an interest in the enforcement of criminal law, may know the relative number of persons prosecuted in the several counties, and also have the address of the present Prosecuting Attorney, should they desire to communicate relative to any matter pertaining to the criminal law of the county, in schedule "I" I give the name and address of the officer, and the number of persons prosecuted in each county during the current year. The punishments for the offenses and the results will be found in the aggregate of all the counties in schedule "H."

10. Schedule "J" contains the opinions written by the Attorney General during the fiscal year, there being fifty-nine in all.

The Legislature of 1891 made some important changes relative to the management of criminal cases.

By act No. 75, section 1 of act No. 72, of the session laws of 1887, was amended so that under the present law all criminal business brought to the Supreme Court is under the control of the Attorney General.

The several Prosecuting Attorneys are required to furnish briefs to the Attorney General, the expense of printing and making the brief to be a charge against the several counties; and, when requested, the Prosecuting Attorney is to assist the Attorney General in the Supreme Court at the expense of the State.

Under the law before this amendment, the Prosecuting Attorneys in all cases, without request from the Attorney General, were required to follow their cases to the Supreme Court, at the expense of the State.

Under the law before it was amended a large sum of money was paid out annually by the State for traveling fees and time spent traveling, for which the State received little or no consideration. It is expected that, while this change increases somewhat the labors in the Attorney General's office, it will save to the State in the neighborhood of \$2,500 to \$3,000 per year.

In the last report of Attorney General Taggart, page 7, he recommended to the Legislature the appointment of a deputy in addition to the clerical help allowed the Attorney General's office, the same as in the several other branches of the State government.

He said: "The duties of the Attorney General are varied, responsible and numerous, and it is impossible for him at all times to examine with sufficient care the questions asked by officials and departments entitled to call upon the office for legal advice.

"If an assistant were at hand to aid in such examination, and in the preparation of briefs and arguments for the courts, it would enable the office to do better and more satisfactory work, and by reducing the necessary amount of special legal assistance employed in important cases, would not be an added expense to the State."

The Legislature of 1891, in view of the fact that a great amount of clerical help had been employed, and owing to the small compensation paid the Attorney General, and the lack of proper appropriation to secure sufficient help in that department, amended the law relative to the amount of the appropriation given this department by increasing the same \$1,000, and submitted to the people an amendment to the constitution relative to the salary of the Attorney General, increasing the compensation from \$800 to \$2,500 per annum, which amendment was ratified by the people.

The increase in the appropriation in this department enables the Attorney General to have additional help, and enables the office to do better and more satisfactory work; and I believe that the result of this change will, by reducing the amount of special legal assistance, reduce the expense of this department and secure to the people far better results.

My acknowledgments are due to the several departments of State and to the present and past State officials for kind and courteous assistance in investigating matters connected with such departments.

Respectfully submitted,

A. A. ELLIS,
Attorney General.

SCHEDULE A.

This schedule contains a full statement of all criminal cases brought to the Supreme Court on exceptions, writ of error, *certiorari* or *habeas corpus*, whether disposed of or pending, in which the Attorney General has appeared.

The People vs. Patrick J. Sullivan. Exceptions before sentence. Chippewa county. Violating liquor law. Affirmed.

This was a complaint for keeping saloon open after hours. By permission of the court, the prosecuting attorney amended his information so as to allege that defendant was not a druggist, and that the place kept open was not a drug store.

The court held that no error was committed, as the first information was not defective in not negating the facts above referred to. The complaint on which the respondent waived examination contained the negative clauses, and an amendment to an information to cover this complaint was held properly allowed.

Reported in 47 N. W. Rep., 220.

The People vs. James Harper. Error to Charlevoix. Murder in the first degree. Sentenced to State Prison for life. Affirmed.

Respondent in this case sought a reversal on several grounds. Objections were made to the remarks of the Prosecuting Attorney to the jury that the People would not be bound by the statements of one of their witnesses, which he was obliged to call, only so far as they were believed to be true.

There were also numerous objections to the charge of the court as to the intent with which the crime was committed, his abstract definition of the crime of manslaughter, and the charge as to presumption of innocence.

They were overruled by the court, and judgment affirmed.

Reported in 47 N. W. Rep., 221.

The People vs. Andrew J. Kreidler. Exceptions from Superior Court of Grand Rapids. Selling liquor on Sunday. Affirmed.

This case seems to have been included in the annual report for 1890, and was stated in that report as having been reversed and a new trial granted.

This was an error, as no record being filed, the case was struck off, and on December 2, 1890, was affirmed on default.

The People vs. Schultz. Error to Recorder's Court of Detroit. Fraud-

ulently concealing mortgaged property. Sentenced to Detroit House of Correction for one year. Affirmed.

The respondent in this case was convicted in the Recorder's court of the city of Detroit of fraudulently removing and concealing chattel mortgaged property contrary to act No. 18, public acts 1889.

Two points were raised:

First, To the jurisdiction of the lower court.

It was insisted by counsel for respondent that the Recorder's Court had no jurisdiction because the information did not allege that the offense was committed in the city of Detroit. The court held that as the information was entitled, not only within the county but also within the city, it conferred jurisdiction.

It was also claimed by counsel for respondent that it was not the value of the property, but the interest of the mortgagee, which determined the jurisdiction. The court held otherwise.

Second, To the sufficiency of the information.

The information was rather loosely drawn, and might have properly been objected to on the trial, but as the objection was not made, it was too late on appeal for the first time to raise the question.

Reported in 48 N. W. Rep., 293.

The People vs. John W. Brown. Exceptions before judgment. Kalamazoo county. Violation of the liquor law. Affirmed.

The information in this case was filed under act 313 of the public acts of 1887 for violation of section 8 of said act. This section provides that the principal in the bond shall not sell intoxicating liquors in any other place than that specified in the bond. Respondent's counsel insisted that by reason of such provision the section was unconstitutional. The court overruled this objection.

Counsel for respondent also insisted that the statute provided no punishment for the violation of the section under which the respondent was prosecuted. The section referred to provided that "Any sale made in violation of this section * * * shall be punished as provided in section 6." Section 6 does not provide any penalty, but the court held that respondent would be liable under section 7, which provides that persons shall be punished who in any manner violate any of the provisions of the act.

Reported in 48 N. W., Rep., 158.

The People vs. James Collison. Exceptions from Barry. Violation of fish law. Reversed and a new trial ordered.

This was a prosecution for violating act No. 329 of the local acts of 1885.

The defendant admitted the taking of the fish from Gunn lake, but insisted that it was "upon his own land, over his own soil, and in his own water;" that he had exercised such right from time immemorial, and had by long custom acquired the right to take the fish by any means; and that the statute, in so far as it interfered with such right, was invalid and repugnant to the constitution, by depriving the defendant of property without compensation.

The court held the act to be constitutional; that the defendant did not

have an exclusive right to fish in the waters of Gunn Lake, and that the control of fishing in such waters was properly exercised by the State.

Defendant requested the court to instruct the jury to acquit. This the court refused to do, discharging the jury and directing a verdict of guilty to be entered by the clerk.

The court decided there was error in discharging the jury and directing a verdict of guilty, citing the *People vs. Neumann*, 48 N. W. Rep., 290, where the jury acquiesced in the direction of the court, as being clearly distinguishable from this case. Here the court gave the jury no opportunity to follow or refuse to follow the court's direction, there being in fact no direction to the jury, but one to the clerk to enter the verdict.

Reported in 48 N. W. Rep., 292.

The People vs. James H. Moore. Error to Kent. Rape. Sentenced to State Prison for one year. Affirmed.

Several objections were made to the admission of testimony in this case, but counsel for the respondent simply said, "Objected to," without giving any reason whatever for his objection.

The court held that errors based on such objections could not be entertained.

Reported in 48 N. W. Rep., 693.

The People vs. Lewis J. Partridge. Error to Alpena. Rape. Sentenced to State Prison for six years. Reversed and prisoner discharged.

In this case the respondent was tried under an information containing two counts.

The first count charged him with unlawfully and carnally knowing a female child under the age of fourteen years; the second count, added by virtue of act 153 of the public acts of 1887, charged him with feloniously assaulting said child, taking improper liberties with her person, without then and there committing, or intending to commit, the crime of rape. He was convicted upon the second count.

There was no evidence to sustain the conviction under the second count, as all the evidence of the prosecution, if true, showed the commission of the first offense, viz.: rape; and there was nothing tending to show that any indecent liberties were taken with the girl, without the intent of committing rape.

The court held that under the testimony respondent was either guilty of rape or not guilty of any offense; and as he was acquitted upon the first count, and there was no evidence to support the conviction upon the second count, it was their duty, no matter how deplored the result, to discharge the prisoner.

Reported in 49 N. W. Rep., 149.

The People vs. Alfred Furman. Exceptions before judgment from Lenawee county. Violating liquor law. Affirmed.

The respondent in this case was prosecuted for keeping his saloon open on Sunday. He pleaded a former conviction in bar, to which plea the prosecution demurred, and the demurrer was sustained. On trial he

was convicted, and came to the Supreme Court on exceptions before judgment.

The former conviction relied upon was that of keeping his saloon open on said Sunday, contrary to an ordinance of the city of Adrian, entitled "An ordinance relative to maintaining quiet and good order."

The act under which respondent was convicted the second time was passed subsequently to the act incorporating the city of Adrian. The court held that the Legislature intended by the passage of the general liquor law to provide regulations for the sale of intoxicating liquors to the exclusion of regulations by municipal authorities.

Under the act of 1887 it is expressly provided that, "In all cities and incorporated villages, the common council or board of trustees may, by ordinance, allow the saloons * * to open at six o'clock in the forenoon, and to remain open not later than eleven o'clock in the afternoon, and no longer of any week day night, except on election days and holidays."

This provision, the court held, limits the power of municipalities in legislating as to the time within which saloons may be kept open; and that the ordinance in question which attempted to regulate the sale of liquor in the city of Adrian was inconsistent with the provisions of the general law, and therefore a conviction had under said ordinance would not operate as a bar to the subsequent trial and conviction under the general law.

Reported in 48 N. W. Rep., 169.

The People vs. James McQuaid. Exceptions before sentence. Livingston County. Bigamy. Reversed and new trial ordered.

Defendant was convicted of bigamy in marrying one Emma Dodge, while having another wife living.

The information charged the first marriage to have been had with one Jennie Gartley in December, 1880, at Alleghany City, Pa.

The second marriage was clearly proven, and the only question raised related to the proofs of the first marriage.

The Court held that a resident minister of Pennsylvania, who testified to the frequent consultation of the statutes of that State, and had observed the introduction of books containing these statutes in the courts for the last twenty years, was competent to prove the form in which the statutes of his native State were published, and whether such books were received and recognized as authority; and that when called upon simply to identify the book in which the law was published, it was competent for him to testify as to the common acceptance of the publication as authority.

The Court also held that where it appeared that the first marriage was not performed according to statutory requirements, and there was no evidence of subsequent cohabitation of the parties, a conviction for bigamy could not be sustained.

Reported in 48 N. W. Rep., 161.

The People vs. John Neuman. Error to Mason. Violating liquor law. Fined thirty-five dollars. Affirmed.

This was a prosecution for violation of Act No. 313 of the laws of 1887 for selling liquor to a minor.

The defendant was a saloon keeper in the City of Ludington. Fred

Brown, of the age of seventeen years and upwards, visited defendant's saloon in company with two adults.

The testimony showed that the three were sitting around a table and Fred Brown paid for the beer, but that it was not given directly to him. The defendant testified on his own behalf that one of the adults ordered the beer, and that Fred Brown simply handed him the money.

The Court held that under our statute "it is not necessary that a person should hand the liquor to a minor in order to furnish it; if the liquor belonging to a person and under his control, is by his consent or connivance permitted to be taken and drank by the minor, whether it is passed to him direct or through the hands of another, it is immaterial, the liquor in either case is furnished to such minor."

The Circuit Court directed a verdict of guilty; upon this, error was assigned, and the Court held that, "whenever there is no question of intent in a criminal case * * * and where upon the admitted facts, the only question to be determined is whether, under the law, the statute has been violated, the trial judge may with perfect propriety state to the jury that the law applied to the facts, which are undisputed, shows the defendant to be guilty of the offense charged and that it is their duty to so find under the facts and the law."

Reported in 48 N. W. Rep., 290.

People vs. William Deitz. Exceptions before sentence. Ingham County. Assault with intent to do great bodily harm less than the crime of murder. Reversed and new trial granted.

Objection was made to the prosecution showing the unfriendly relations of the parties some three years previous to the difficulty.

The Court held this competent, but that unconditional threats of which nothing came, were incompetent, and the Court erred in admitting it.

Defendant in his testimony denied an immaterial matter. The Circuit Judge allowed the Prosecuting Attorney to indorse the names of three witnesses upon the information for the purpose of rebutting this testimony. *Held*, by the Court, to be error.

Objection was also made to the failure of the prosecution to call certain eye witnesses to the affray. The Court held that eye witnesses to an affray must not only be present in Court, but the prosecution must examine them, so the defense may have an opportunity to cross-examine.

Observations taken some two months subsequent to the affray was held by the Court not admissible as impeaching evidence, unless shown that the location and all the surroundings were in the same identical condition as at the time when the occurrence testified to happened.

Reported in 49 N. W. Rep.. 296.

The People vs. Hall. Error to Tuscola. Larceny. Sentenced to State Prison for five years. Reversed and new trial granted.

The defendant in this case was tried and convicted of stealing sheep. His plea was not guilty. There were admissions by defendant's counsel of his taking the sheep.

The court reversed the judgment on the ground that the charge of the circuit judge, in so far as it stated that respondent took the sheep "with felonious and larcenous intent" was erroneous, as a conviction in a crimi-

nal case, involving the question of intent, cannot be predicated upon the admissions of counsel.

Reported in 48 N. W. Rep., 869.

The People vs. John P. Hughes et al. Error to Genesee county. Violating liquor law. Recognizance for appearance furnished. Reversed and prisoners discharged.

The respondents in this case were the proprietors of a saloon, and were convicted in the circuit court for violating section 15 of act 313 of the public acts of 1887, which provides that, "It shall be unlawful for any person to allow a minor to visit or remain in any room where liquors are sold, etc."

Defendants were absent at the time of the alleged offense, and they had no knowledge that these minors were about to visit their saloon. The people sought to render them liable criminally for the acts of their clerk, under the above section. The information charged explicitly a violation of section 15 above quoted.

There was no dispute in the testimony concerning the respondents not being present. *Held*, by the court, that under this section proprietors of saloons could not be held criminally liable for the acts of their clerks, done without their knowledge or consent, and in their absence.

The court held further that the provision in section 14 of said act, making a saloon keeper liable when his clerk or servant permits minors to play cards in the saloon, does not extend the liability of the saloon keeper, under section 15, to acts of his clerk.

Reported in 48 N. W. Rep., 945.

The People vs. John Johnson. Exceptions from Mackinac. Resisting an officer. Reversed and prisoner discharged.

The respondent was arrested in the first instance for breach of the peace. The officer, who was 150 feet away, on another street, and did not see the offender, and had no direct knowledge that it was he who committed the offense, arrested him without a warrant.

The court held that shouting upon the streets of a village between nine and ten o'clock at night, so loudly as to be heard 150 feet distant, was a breach of the peace, but that the offense was not committed in the "presence" of the officer, he being distant 150 feet on another street, and unable to see the respondent.

When the arrest was attempted, the respondent resisted, and it was for this that he was prosecuted and convicted in the circuit court.

There was some evidence to the effect that respondent was intoxicated when arrested, and the people sought to claim, on appeal, that he was arrested for this.

It was held by the court that on appeal from a conviction for resisting an officer arresting a person for breach of the peace, the State cannot claim for the first time that he was arrested for being intoxicated, although there was evidence to that effect.

As the arrest was not in the "presence" of the officer, it was not justified, and the prisoner was discharged.

Reported in 48 N. W. Rep., 870.

The People vs. Joseph Hubbard. Error to Genesee county. Concealing stolen property. Sentenced to Jackson for two years. Affirmed.

The respondent in this case was convicted of the offense of having received stolen goods, knowing them to have been stolen.

The counsel for defendant claimed that under the statute the prisoner should be discharged for the reason that it was his first offense, and that restitution of the property had been made. The return shows that upon the trial neither of these facts were brought to the attention of the Circuit Judge.

It appeared that respondent loaned the money to one of the thieves to settle the matter up, and took security on a yoke of steers. This, the Court held, was not such a restitution by the respondent as would fall within either the letter or the spirit of the statute; and that if it was the first offense, and restitution had been made, these facts should be made to appear to the Circuit Judge before sentence, and not having been done, defendant cannot avail himself of it on appeal to the Supreme Court.

The evidence also showed that defendant lived within one hundred rods of the county line. The larceny was committed in Allegan county, but the respondent resided in Van Buren county. It was decided that the Allegan County Court had jurisdiction under the statute to try the respondent.

Reported in 49 N. W. Rep., 265.

The People vs. Aplin. Error to Genesee. Burglary. Sentenced to five years in the State House of Correction at Ionia. Affirmed.

Conviction in this case was asked to be set aside for two reasons:

1. That a disqualified juror sat upon the panel.

Defendant had not exhausted his peremptory challenges; the court held, therefore, that he could not be heard to complain of the retention of the juror.

2. The building into which respondent broke and entered was not within the curtilage.

The building was a barn situated a short distance from the house, separated by one fence with a small gate. This barn was used jointly for storing the grain and farm property of John and James Donnelly. The dwelling house was alleged in the information to be that of one John Donnelly.

The Court held that a charge that if the barn was an outhouse adjacent to and used as a part of the homestead of John Donnelly, and there was access between them by a gate, then the barn would be within the curtilage, was correct.

The People vs. Bert Robinson et al. Error to Kalamazoo county. Burglary. Robinson sentenced to State prison for two years and nine months, Smith to the State House of Correction for two years and six months. Affirmed.

Respondents were convicted in the Kalamazoo Circuit Court, before a jury, of the statutory offense of breaking into and entering a flour mill in the night time, with intent to commit the crime of larceny.

Defendants claimed that certain admissions were procured from them by an officer after their arrest, under a promise that it would be better for them to tell how the matter occurred. The officer denied this. Held, by the Court, that the question whether such promises were in fact made is for the jury, and the admissions may be proved.

Respondent testified in his own behalf, and objection was made to the prosecution cross-examining him. The Court held that act 125 of the laws of 1861, permitting accused persons to testify, not under oath, in their own behalf, was repealed by act 245 of the laws of 1881, permitting them to testify under oath, and the State may cross-examine a defendant, offering himself as a witness, although unsworn, to the same extent as any other witness.

Further objection was made to the fact that the court recalled the jury and gave additional instructions in the absence of defendant's counsel. *Held*, that this was not reversible error, where it appears that the additional charge was unobjectionable, and was taken down by the reporter, and appears of record.

Reported in 49 N. W. Rep., 260.

The People vs. Edwin R. Moorman. Exceptions before sentence. Ionia county. Violation of the pharmacy law. Affirmed.

In this case respondent was convicted of a violation of the pharmacy law of this State. The act under which conviction was had was claimed to be unconstitutional on three grounds:

1. The law provides that no person shall vend patent or proprietary medicines by retail, unless he has been in the business of vending and retailing such medicines three years or more. This was an amendment added in 1887.

It was claimed that this provision grants a monopoly to a favored few, and for no adequate reason.

The Court held that, though the amendment should be declared unconstitutional as tending to create a monopoly, that would not affect the validity of the rest of the law; and as the defendant was not arrested for vending patent medicines, that section did not affect this case.

2. It was also claimed that the law authorizes the pharmacy board to fix the license fees arbitrarily, and to make a distinction in their discretion between different individuals. *Held*, by the Court, that the fact that the act allows the board discretion to fix a fee for the required certificate, not to exceed a named sum, does not give the power to fix fees arbitrarily and to discriminate between individuals.

3. The main objection taken to the act, and the only one which concerned the respondent, was that the law deprives a registered physician of the right to compound, put up and sell, drugs and medicines, which it must be considered from the nature of his profession he is thoroughly competent to do, it being claimed that he had a vested right to do this which the Legislature could not destroy. The law was held by the court to be no infringement of the vested rights of physicians, and that without compliance with its requirements, they had no right to keep open shop for the retailing, disbursing, or compounding of medicines and poisons.

Reported in 49 N. W. Rep., 263.

The People vs. Drennan. Error to Wayne. Fined \$200. Reversed and new trial granted.

This was a case of violating the liquor law by not having paid the tax required by law. The complaint and warrant upon which the respondent was arrested was defective, in that it did not negative the fact that respondent was not a druggist. This defect was raised on the trial in the Circuit Court for the first time as a reason why evidence should not be

admitted. The court held this objection came too late, that it should have been raised by a motion to quash the information, and the question could not be raised on the introduction of testimony.

There was some question as to who was the owner of the saloon during the time which it was claimed the tax was not paid. Drennan was sworn on his own behalf and testified that he was not engaged in the liquor business at that time; that his brother William, since deceased, was running the saloon. The respondent had more or less to do in the saloon, and assisted his brother at odd times.

There was no evidence showing that he had not paid the tax during the time alleged by the prosecution, and the court held that in the absence of such evidence he could not be convicted for illegal sales as his brother's clerk, but only as owner of the saloon, and hence it was error to refuse to charge on that issue that his guilt must be established beyond a reasonable doubt.

Reported in 49 N. W. Rep., 215.

The People vs. Harry Hull. Exceptions from Wayne county. Murder. Reversed and new trial ordered.

It appeared on the trial in this case that a *melee* occurred sometime before the killing, during which, as respondent claimed, the deceased intentionally knocked him over a railing, while Beatty, a witness for the State, testified that deceased tripped and fell against respondent and then caught him by the leg and let him down easily. It was held by the Court to be error to charge that, "If respondent had been knocked over the railing as claimed, and struck upon his head and face, would not the fall have injured him and left some soreness? On the other hand if, as Beatty supposed, deceased grabbed respondent by the leg, letting him down easily, the absence of soreness about the head and shoulders tends to sustain the testimony of Beatty," as it was argumentive and tended to prejudice the jury.

There were witnesses who were present and testified as to what took place during the trouble. The Circuit Judge attempted to restrict the cross-examination of these witnesses and not permit the defense to inquire as to their whereabouts, as well as other witnesses, during the time between the *melee* and the shooting. *Held*, to be error.

The Court during the trial proceeded to examine a witness and the manner of such examination was objected to by the defendant, and the Court said: "I want all the facts in the case." The defendant claimed that the Court's tone and manner was hostile to him, and the Court's remark "If it is because the facts may be prejudicial to you if they came out," was held to be error, especially where the Court afterwards examined the witness at length.

After the evidence had closed, the Court directed that the jury should view the premises where the murder was committed. During this view the respondent was confined in jail. It was urged that it was a violation of a constitutional right of respondent to take the jury to view the premises in his absence.

The Court held that no error was committed in directing a view of the premises by the jury, but it was error to permit the jury to separate while viewing the premises in the absence of the respondent.

While the view was being had one of the jurors took a drink of liquor upon the premises he was viewing, as a jurymen, and at the bar of the

principal witness for the prosecution. It was held by the Court to be such misconduct as would call for a new trial.

Reported in 49 N. W. Rep., 288.

In the matter of the petition of Charles O. Smedley for and on behalf of George Ludington, for writ of *habeas corpus*. Writ granted and prisoner discharged.

The petitioner in this case represented that one George Ludington had been sentenced to the State House of Correction and Reformatory at Ionia for the term of three months, and that he was confined in the said State House of Correction and Reformatory illegally, for the reason that the Superior Court of Grand Rapids had no authority or right to sentence the prisoner to said House of Correction for the offense of which he was found guilty.

The prisoner was arrested for assault to do great bodily harm less than the crime of murder. He was examined in the Police Court of Grand Rapids and bound over to the Superior Court for trial. He was convicted in the Superior Court of simple assault and battery. The judge of the Superior Court sentenced him to the State House of Correction at Ionia for three months.

The only question to be disposed of was whether the Superior Court could inflict a greater punishment for an offense triable by the Police Court than could have been inflicted by the Police Court if conviction had been had there.

The Police Court of Grand Rapids has the same jurisdiction as the several justice courts of the State.

The Court held that the sentence pronounced by the Superior Court was illegal and without authority, as he possessed no power to inflict a greater punishment for assault and battery than could have been inflicted by the Police Court, and the Police Court did not possess the power to send a person to the State House of Correction and Reformatory at Ionia, for assault and battery.

No written opinion was filed.

In the matter of William Walsh. Application for writ of *habeas corpus*. Petitioner remanded.

Walsh was confined in the State Prison at Jackson. On June 29, 1891, he applied to the Supreme Court for writ of *habeas corpus*; hearing was had on June 30, and he was remanded to the custody of the Warden of the State Prison.

The application was filed on the ground that Walsh, by reason of the good time to which he was entitled under the statute, had served out all of his time. Had he been credited with all his good time his term would have expired March 21, 1891; but it was claimed by the Warden that by reason of infractions of the prison rules his time had been so reduced that his term would not expire for some time.

It appeared on the hearing that the board had adopted written rules concerning discipline but had not adopted any rules in the prison, stating definitely what the forfeiture should be for infractions of these rules. The rules which had been adopted being only three in number and very indefinite, and that the board had made no written, certain standard of the number of days that would be lost from the good time for any particular misconduct.

It did not appear that the prisoners were notified each month, if at all, of their standing as to lost time, unless it was asked for. The record of infractions was kept by the clerk of the prison, from reports of the keepers and other officers, in a book called the "Warden's Daily Journal," and the statement from this book was figured up by the Warden's clerk on request of prisoners, but it did not appear that that was done very accurately. The inspectors of the prison approved the reports of the keepers and officers by simply signing their names to the journal.

There was an unwritten rule that had existed in the prison for upwards of twenty years, by which any convict forfeited for each offense in each month as many days good time as he would have earned during that month, and in case there were two infractions in the same month, then he would lose the same amount of time for each infraction of the rules.

It appeared that Walsh attempted to escape in January, 1891, also that he had weapons in his hands at that time. Under the long standing rule above referred to, there was charged up to him two infractions that month and a deduction made of seven and one-half days for each offense.

There was a rule of the prison that provided that the board might, if they saw fit, deduct from a convict all of his good time for attempting to escape.

The board had not taken any action whatever concerning the attempt of Walsh to escape further than to sign the record from which was deducted the fifteen days for the two infractions in January. Subsequently in June Walsh made an application to the Circuit Court of Jackson county to be discharged, on the ground that his time had expired. The Circuit Judge remanded Walsh, and the board of control of the prison thereupon met and passed a resolution forfeiting all of Walsh's good time.

The court held that the object of the statute of this State permitting good time to be earned by convicts is to stimulate the prisoners to good behavior by the hope of reward in the shortening of their term of confinement, and that the forfeiture of such good time could not rest in the caprice or favoritism of the board in each particular case, but should depend upon fixed and regular rules applying to all alike; that the rules should be adopted and made of record by the board and be promulgated by the Warden so as to be known and understood by the prisoners.

The Court further held that the rule which had existed for twenty years by which a convict forfeited, any month, for an infraction of the rules, the amount of good time that he might have earned, must be presumed to have been adopted by authority, and to be known to the prisoners then confined in prison, and be binding both upon the board and the prisoners until other rules were adopted; that the resolution of the board in June, by which they attempted to forfeit all of Walsh's good time, was void; and that computing the actual time that Walsh had lost by reason of the above mentioned rule, his time would not expire until July 12, 1891, at noon, and he was accordingly remanded.

Reported in 49 N. W. Rep., 606.

Criminal cases pending in the Supreme Court:

The People vs. Augustus Bane, the People vs. Thomas Murray, the People vs. James N. Miller, et al., the People vs. William J. Stevens, the People vs. Chas. Fay, the People vs. Daniel Cummings, the People vs. Henry J. Scott, the People vs. Frank Umlauf, the People vs. Albert E. Mason, the People vs. John Slack, the People vs. James Bradley, in the matter of Sherwood Hall, in the matter of Hattie Lewis.

SCHEDULE B.

This schedule contains a list of *mandamus* cases, *quo warranto*, and other proceedings commenced by the Attorney General in behalf of the State, or commenced by other parties, in which the State is directly interested:

Auditor General of the State of Michigan vs. Board of Supervisors of Midland county. *Mandamus*. Writ denied.

This was a petition for *mandamus* to compel the board of supervisors of Midland county to apportion among the several townships of that county an amount of indebtedness claimed to be due the State from said county. The controversy arose over the amount found by the Auditor General to be due the State from said county.

The only question for consideration presented to the Court was the manner of keeping the books between the county and the State, and whether the county was estopped by the dealings had between it and the State from making claim for certain accounts.

The Court held that where the account of taxes between a county and a State include items against the county which the State has no right to charge against it, but which are carried in the account for years without dispute, and are included in the annual settlements between the county treasurer and the Auditor General, the county is not estopped, by reason of such settlements, from disputing the validity of these items, when it appears for the first time what those items were, and the State attempts by *mandamus* to compel it to collect taxes to pay these charges.

Reported in 47 N. W. Rep., 579.

Thomas Wellman vs. the Chicago and Grand Trunk Railway Company.

This case raises a question concerning the constitutionality of a portion of act No. 202 of the public acts of 1889, viz.: That part of the act fixing the price of passenger fare at two cents per mile in certain cases.

The railroad company refused to sell the plaintiff a ticket at that rate, and he sued the company in the Circuit Court.

When the case was brought into the Supreme Court the Attorney General interposed on behalf of the State, as it was for the interest of the people of the State to sustain this law. The Court held that the law was constitutional. The opinion is reported in the 47 N. W. Rep., 489. The case has been appealed to the Supreme Court of the United States by the railroad company, and is still pending.

Adoniram J. Smith vs. Board of State Auditors.

This was a petition for *mandamus* to compel the Board of State Auditors to audit and allow \$100 State bounties under the act of Feb. 4, 1864.

The relator first applied to the Supreme Court for a *mandamus* to compel the Auditor General to issue his warrant for this claim. This writ was refused. (Smith vs. Aplin 45 N. W. Rep., 136.)

He then filed this application.

The question involved in this case was the construction of section 8 of act No. 23 of the laws of 1864. That part of the section involved is as follows: "There shall be paid from the war fund of this State a uniform State bounty of \$100 to each person * * * who may hereafter enlist and be mustered into the military or naval service of the United States, and who shall be credited on the quota of this State * * * under any call or order of the president or military authorities of the United States * * * made or issued since the first day of January, 1864, * * *." The act was passed February 4, and approved February 5, 1864.

One call had been made February 1, 1864, of 200,000 men. Four other calls were made during the year 1864, dated respectively: March 14, April 23, July 18, and December 19.

Relator claims that the act included bounties to all soldiers who were enlisted and credited upon calls subsequent to its passage as well as upon those prior thereto.

The Court held that his right depended entirely upon the meaning of the word "since" used in the act; and that the word "since" as used in the act means any call or order made or issued since the first day of January and before the fourth day of February, 1864.

As the petitioner did not enlist under the call named, the writ was denied. The case is reported in 48 N. W. Rep., 627.

The People *ex rel.* Attorney General vs. Marsden C. Burch.

This was a proceeding in the nature of a *quo warranto* to test the right of the respondent to hold the office of a Judge of the Circuit Court for the county of Kent.

First, It was urged that the law under which the respondent held his office was not legally passed.

The bill passed by the Senate, was amended and passed by the House and the Senate concurred in the amendment, and sent it to the engrossing committee; afterwards the House requested its return, and the Senate obtained it from the committee, after which the Journal recites the following proceeding: " * * * Moved to reconsider the vote by which the Senate passed the bill, which motion prevailed. The question being on the passage of the bill, on motion of * * * , the bill was ordered returned to the House." At the close of the Journal for the session, and before the secretary's certificate, among the list of "errata in the records of bills," was a reference to the page and lines of this entry with this correction: "The vote reconsidered was not the passage of the bill, but the vote by which the Senate concurred in the House amendments to the bill."

It was claimed that the secretary had no right to make the correction. *Held*, that it must be presumed that the vote was as stated in the secretary's correction, as that was the proper course, and that the bill was properly passed.

Second, On the original passage the Senate voted that the bill should take effect immediately and the House, after amending it, passed a like vote. The Senate concurred in the amendments, but did not again give it immediate effect. It was claimed by reason of this that the bill did not take immediate effect, and that the appointment was made before the bill took

effect. *Held*, that the bill would take effect immediately although the Senate when it concurred in the amendment did not vote again to that effect.

Third, The act under which respondent received his appointment provides, among other things: "The person so appointed shall hold his office provisionally from the time of his appointment until the general election for township officers in the spring of 1893, or until his successor shall be elected, and the term for which said judge shall be appointed shall expire December 31, 1893."

Held, that the act was valid so far as it authorized the appointment of a judge to hold until the next general election, but that the Legislature had no power to extend the term of the person appointed beyond that time.

Fourth, Held, that the person appointed was authorized to hold his office until his successor was elected. Further held that at the time the information was filed in the case, September 10, 1890, the respondent was legally holding the office of circuit judge, and, therefore, the writ should be dismissed.

Alexander P. Waite vs. the Commissioner of Land Office.

In 1883 the Legislature of the State, by act No. 130 of the laws of 1883, granted or attempted to grant "to the county of Livingston ten thousand acres of swamp lands in the lower peninsula, not otherwise appropriated, for the purpose of aiding in straightening the channel of Cedar river and its east and west branches, and opening, widening and deepening the same."

One Edward W. Sparrow became the contractor for doing the work, and upon the completion of the work certain scrip was given to him by which he claimed to be entitled to take swamp lands in the lower peninsula.

Alexander P. Waite was the assignee of Mr. Sparrow, and by virtue of certain scrip obtained as assignee aforesaid, Waite on the 18th of November, 1890, selected the south half of the northwest quarter of section twenty-four (24) in town thirty-eight (38) north, of range three (3) west, Cheboygan county.

The land selected, at the time the act in question was passed, was licensed to Alexander Gero as a homestead. Gero abandoned the land on the 24th of October, 1890, and after it was abandoned it had not again been offered for sale, as provided by sections 5249-5253 of Howell's Statutes.

The Commissioner refused to issue a patent for the land, claiming that the land could not be taken under the grant, and relator applied for *mandamus*. The case was heard before the Supreme Court in the June term, 1891, and on July 27th the writ was denied.

Allen C. Adsit vs. Gilbert R. Osmun, Secretary of State, and Allen C. Adsit vs. Board of State Canvassers.

These are two *mandamus* cases, one against the Secretary of State asking for an order compelling him to give notice of the election to fill a vacancy in the office of Circuit Judge; the other against the Board of State Canvassers, asking them to canvass the vote given for Allen C. Adsit for the general election in November, 1890, for Circuit Judge.

A request was made of the Secretary of State to give a notice of an

election of the Circuit Judge in Kent county. The Secretary refused to give the notice.

The dispute arose relative to the construction of act 97 of the public acts of 1889, providing for an additional Circuit Judge in the county of Kent. One of the political parties claimed that in so far as the act authorized the person appointed by the Governor to hold the office after the general fall election of 1890 it was in violation of article 6, section 14 of the constitution which authorizes the Governor to fill a vacancy only until the appointee's successor is elected and qualified, and which provides that "such successor shall hold his office for the residue of the unexpired term."

The relator was nominated for such unexpired term by his party, and although the Secretary of State refused to give the notice, his candidacy was notorious, and unofficial notices of election were posted in every election precinct, his name was on the official ticket printed by the State authority, and at the election he received the full party vote which carried the county by a plurality of 1,500.

Held, that his election was not invalidated by the refusal of the Secretary of State to give the usual statutory notice of election, as the want of such notice did not result in depriving sufficient electors of the opportunity to exercise their franchises to change the result of the election.

Held further, that the election was not invalidated by the fact that the statute under which the respondent was appointed was not judicially declared unconstitutional until after the election, nor by the fact that the other political party made no nominations for the office, that the maxim that all men are presumed to know the law must prevail.

The writ of *mandamus* was granted against the Board of State Canvassers as prayed.

Reported in 48 N. W. Rep., 31.

Joseph A. Neally vs. Cornelius J. Reilly, Circuit Judge.

This was an application to the Supreme Court for a peremptory *mandamus* to compel the Circuit Judge to quash the proceedings instituted for the purpose of disbarring the petitioner from practice in the Wayne county courts.

The petitioner was admitted to practice by the Supreme Court, but had never been admitted to practice, on motion or otherwise, in the Wayne county courts, nor had he signed the roll of attorneys of such county.

It was claimed that the Circuit Court had no jurisdiction to disbar respondent because he was admitted in the Supreme Court.

The Supreme Court denied the writ January 7, 1891. No opinion was filed.

John Boynton vs. Calhoun Circuit Judge.

One John Boynton was arrested in the county of Calhoun, charged with being a "drunkard and a tipler" in violation of act No. 264 of the public acts of 1889, the information charging it to be the third offense; that the previous offenses were committed, one on September 29, 1887, and the other July 30, 1889.

Act No. 264 of the public acts of 1889, under which the information was filed, gives the Circuit Court jurisdiction in cases of a third offense,

and provides the penalty of imprisonment in the Detroit House of Correction or the Reformatory at Ionia.

The respondent being arraigned in the Circuit Court made a motion to quash the information on the ground that the court did not have jurisdiction as it appeared on the face of the information that one of the offenses was committed prior to the passage of act No. 264 of the public acts of 1889. The motion was overruled and the relator made an application to the Supreme Court for *mandamus* to compel the Circuit Judge to grant the motion and quash the information. The Supreme Court held that all three offenses must have been committed since the passage of act No. 264 of the public acts of 1889, and granted the writ as prayed. No opinion was filed.

Wesley M. Featherly vs. George W. Stone, Auditor General.

This was a petition filed by Wesley M. Featherly of Au Sable in the Supreme Court, asking for an order against George W. Stone, Auditor General, commanding him to vacate an order by which the said Auditor General had canceled the designation of the "Lakeside Monitor" as the newspaper in which to publish the lists of lands to be advertised for sale for taxes in the county of Iosco at the general tax sale in May, 1891.

The facts briefly are that the Honorable H. H. Aplin, Auditor General, before the expiration of his term, sent to the relator a list of the lands which were to be advertised for sale in Iosco county in May, 1891. No bill was filed in the Circuit Court for Iosco county during the term of office of the said Aplin, relative to the lands described in the list sent the relator.

After taking possession of the office, George W. Stone, Auditor General, revoked the order made by his predecessor and designated another paper to publish the tax lists.

The court held that George W. Stone, Auditor General, had all of the rights of his predecessor, and could revoke any order that he or his predecessor had made relative to the papers in which tax land lists should be published, and that the designation of such papers was not a contract. *Mandamus* was denied. No opinion was filed in the case.

Gaffney, Prosecuting Attorney, vs. Missaukee County Circuit Judge.

Mandamus. Writ granted.

In this case a petition was filed in the Supreme Court praying for a *mandamus* to compel the Circuit Judge to set aside the order quashing an information and to direct the court to proceed to trial.

The sole question involved was whether a discharge by a justice of the peace, upon examination of a person charged with crime, constitutes a bar to his subsequent arrest, examination and trial for the same offense, when the testimony upon the second examination is substantially the same as that produced upon the first.

The court held that no proceeding can operate as a bar to further prosecution until the accused has been put in jeopardy, and this cannot occur until he has been placed upon trial.

Reported in 48 N. W. Rep., 478.

Joshua Ivison vs. Henry Hart, Circuit Judge.

The grand jury of Isabella county found an indictment against the relator for selling liquor without paying the tax provided by act No. 313 of the public acts of 1887.

Upon arraignment in the Circuit Court he made a motion to quash the information for the reason that it did not aver that he "was not a druggist who sells liquors for chemical, medicinal, mechanical and sacramental purposes only, and in strict compliance with the law," for that the information omitted the words "in strict compliance with the law." The Circuit Judge denied the motion, and on application to the Supreme Court for *mandamus* to compel the Circuit Judge to quash the information, the order was denied. No opinion was filed.

Burton F. Browne, *et al.* vs. George W. Stone, Auditor General.

The relators in this cause asked for an order of the Supreme Court to compel the Auditor General to audit and pay their account of \$348.80 for publishing the delinquent tax lists in the county of Huron in the year 1891.

In 1890, during his term of office, Hon. H. H. Aplin, then Auditor General, had sent to the relators a list of lands to be sold for taxes, and requested them to publish the same. The first publication to take place in the week ending January 30, 1891. Subsequently the present Auditor General, George W. Stone, revoked the order and designated another paper to publish the list. The relators, notwithstanding the revocation, published the list.

Before the order was revoked the relators had done some work preparatory to publishing the list. The Supreme Court did not grant the prayer of the petitioners to pay for the publishing, but directed that the Auditor General should ascertain and audit the amount due the relators for the work done prior to the time that he revoked the order of publication. No opinion filed.

Attorney General vs. Frank A. Hooker, Calhoun Circuit Judge.

One George E. Wilson was arrested for violating Sec. 19 of act No. 187 of the public acts of 1887, by acting as agent for a foreign insurance company, the company not being authorized to do business in this State.

He was bound over to the Circuit Court and an information filed against him, and when the cause came on for trial a motion was made to quash the information. The Circuit Judge granted the motion and held that said act No. 187 of the session laws of 1887 was unconstitutional and void as being in conflict with section 20 of article IV of the constitution of this State, as embracing more than one object within its title.

The Attorney General made application to the Supreme Court for *mandamus* to compel the Circuit Judge to vacate and set aside said order.

The title of the act under consideration reads as follows: "An act to revise the laws providing for the incorporation of co-operative and mutual benefit associations, and to define the powers and duties and regulate the transaction of the business of all such corporations and associations doing business within this State."

The Supreme Court held that the law was constitutional and granted

the writ, directing the Circuit Judge to proceed to trial. No opinion was filed.

In the matter of Cornelius V. R. Pond. Application for requisition from the state of Kansas, and proceedings on *habeas corpus*.

The Governor of the state of Kansas made a requisition on the Governor of this State for the apprehension and delivery of Cornelius V. R. Pond on papers charging him with embezzlement.

The papers being regular upon their face, Governor Winans granted a warrant, directed to the sheriff of Washtenaw county, and Mr. Pond was arrested thereon. Subsequently, and on the same day of his arrest, he applied for a writ of *habeas corpus* to the Circuit Court for the county of Washtenaw. The Attorney General was notified of the pendency of the proceedings and attended the hearing.

It was first sought to release the respondent on the ground that the Governor's warrant in reciting the papers on which the warrant was issued described them as a "complaint" instead of describing them as an "affidavit." The sheriff amended his return and attached thereto copies of the entire papers, which showed that the "complaint" described in the Governor's warrant was an affidavit made before a magistrate of the State of Kansas, but which, under the law of that State, is described as a complaint. After the amendment the hearing of the cause was continued.

Before the matter came to hearing before the Circuit Judge of Washtenaw county, Mr. Pond filed a petition with the Governor, asking to have the warrant withdrawn on the ground that the prosecution was for private purposes and to extort money from him and not for the purpose of criminal prosecution, which petition specifically denied the commission of any offense, or that he was a fugitive from justice.

The cause was heard before Governor Winans, and after hearing the proofs in the matter, he withdrew the warrant and ordered the discharge of Mr. Pond; and thereupon the Attorney General wrote a letter to the governor of Kansas, stating the result of the application, which letter is substantially as follows:

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE. }

HON. L. U. HUMPHREY, *Governor of Kansas, Topeka, Kas.:*

DEAR SIR—I desire to say in reference to your application for extradition warrant for C. V. R. Pond, that the Governor of this State issued his warrant as requested and Mr. Pond was arrested, after which proceedings were commenced by *habeas corpus* before a Circuit Judge to obtain the discharge of Mr. Pond, by reason of certain imperfections appearing in the papers.

Pending the *habeas corpus* proceedings, which were adjourned from time to time, a petition was filed with Governor Winans, asking that he withdraw the warrant, relying principally upon the alleged fact that Mr. Pond was wanted in Kansas for the purpose of serving private ends and not for the purpose of public prosecution.

The matter of this petition was heard before the Governor and it was made to appear by letters written by Mr. Springer's attorneys in Kansas, and from other sources, that the real object of the prosecution was to obtain something more from Mr. Pond on the civil liabilities existing between him and Mr. Springer.

It appears without contradiction that after Mr. Pond left Kansas that Mr. Springer sent an attorney to Michigan to make a final settlement with Mr. Pond, which settlement was made and accepted.

This attorney wrote (and his letter was placed on file with the Governor) in substance that the object of the prosecution was to get something more out of Mr. Pond; and his

Excellency, Governor Winans, being quite fully convinced that the substance of the petition asking for a withdrawal of the warrant was true, canceled the same, and directed that Pond be discharged.

I attended the hearing on the writ of *habeas corpus* to sustain the Governor's warrant, and was also present at the hearing on the application to withdraw the same; and while I am perfectly satisfied that Mr. Pond ought not to have been discharged by reason of any legal technicality in the papers, yet I believe the decision reached by Governor Winans, upon the hearing of the facts as to the object of the extradition, would have been fully sustained by your excellency, had you been present at the hearing.

Very respectfully,

A. A. ELLIS,
Attorney General.

The result appeared to be satisfactory to the governor of Kansas, as appears by his letter to the Attorney General, which was substantially in the following form:

STATE OF KANSAS, }
GOVERNOR'S OFFICE. }

HON. A. A. ELLIS, *Attorney General, Lansing, Mich.:*

DEAR SIR—I acknowledge receipt of your letter. The papers in the C. V. R. Pond case were examined and approved by the attorney general, and disclosed facts justifying extradition proceedings. If, however, it was established to the satisfaction of Governor Winans and yourself that the object of the prosecution was to compromise or simply get more money out of Pond, I fully acquiesce in the decision of his Excellency to withdraw the warrant.

Very respectfully,

LYMAN U. HUMPHREY,
Governor of Kansas.

MANDAMUS PROCEEDINGS PENDING.

Auditor General of the State of Michigan vs. the Board of Supervisors of Allegan county.

To compel apportionment of indebtedness due the State.

Isaac F. Lamoreaux vs. the Attorney General.

Mandamus to compel the filing of an information against the sheriff of Kent county.

QUO WARRANTO PROCEEDINGS PENDING.

The People *ex rel.* Attorney General vs. the National Loan and Investment Company.

Information to test the powers of the company.

Attorney General vs. The Toledo, Ann Arbor & North Michigan R'y Co.

SCHEDULE C.

This schedule contains a list of all chancery cases commenced or completed between July 1, 1890 and July 1, 1891, and cases now pending, in which the State is directly interested.

The People vs. the Phoenix Accident and Aid Association.

This case was heard upon the bill taken as confessed in the Wayne circuit. The bill charged that said company was insolvent, and was not conducting its business in compliance with the act under which it was organized. A decree was entered July 25, 1890, that the franchises of the association be forfeited, and that Joseph M. Weiss be appointed receiver, and the affairs of the company wound up.

State of Michigan vs. Edward W. Sparrow, *et al.*

This is an information in chancery to cancel certain patents alleged to have been improvidently issued by the State. A decree was obtained by the State in the Ingham County Circuit Court, and the defendants appealed to the Supreme Court. On June 29, 1891, the case was argued and submitted in the Supreme Court, A. A. Ellis, Attorney General, appearing for the State, and Frank E. Robson and Isaac Marston appearing for the defendants.

Auditor General vs. Adolph Slowman.

This was a petition by the Auditor General under the tax law of 1889, to foreclose a lien for State and County taxes of 1887. A decree was rendered against defendant in the Wayne Circuit Court. He appealed to Supreme Court and decree was affirmed.

The first question involved in this case was the constitutionality of the tax law of 1889. It was alleged that the law was unconstitutional for the following reasons:

First, It provided for advertising and sale of lands before obtaining a decree;

Second, It cut off the right of trial by jury;

Third, It made the rulings of the Circuit Judge on admissions or exclusion of evidence, final;

Fourth, It deprived a party of his day in court;

Fifth, It made the acts of the Court administrative and not judicial.

The Court held the act constitutional, and cited in support thereof 54

Mich., 350; 20 N. W. Rep., 493, where State cases are discussed by Cooley, C. J.

The second question was raised by respondent that the petition did not show the jurisdictional fact that no sale of the lands for the non-payment of taxes had been made as contemplated by section 71 of the tax law of 1889.

As to the form of the petition it was held that it was prescribed by section 52 of said act, and it containing all the statutory requirements, was sufficient.

Reported in 47 N. W. Rep., 565.

Auditor General vs. Lake George & Muskegon River R. R. Co.

This was a bill in chancery to enforce tax lien. Decree was obtained by State and defendant appealed. Decree modified.

Several questions arose in this case;

First, The right of the Auditor General to file the bill. The Court held that he had such right.

Second, Are railroad corporations excluded from the operation of act No. 64 of 1848, which provides for suit in chancery to enforce lien created by statute?

The Court held that they were not so excluded.

Third, Did the remedy by suit in chancery exist?

It was held that sections 1220 and 1221 of Howell's Statutes did authorize such suit.

Fourth, Does the law create a lien on the engines and other rolling stock of the company?

Held, by the Court, that section 3362 *ibid* creates a lien upon the personal property of a corporation.

Fifth, When did the lien attach, and upon what property?

It was decided that the lien attached upon the filing of the Railroad Commissioner's computation with the Auditor General, and that the lien was in the nature of a mortgage, and included all the property of the company.

Sixth, Was the lien of the State lost by the laches of the Auditor General?

The Court held that it was not.

The decree was so modified as to render Hume and Hackley, purchasers of the above named company, liable for the production of the property, which formerly belonged to the defendant company, to satisfy the tax liens for the years 1879 and 1880, and which came to their possession by virtue of the sale; and if they failed so to do, they would be held personally liable for the property destroyed or converted by them.

Reported in 46 N. W. Rep., 730.

Auditor General vs. Serena McLaulin.

This was a petition by the Auditor General for the sale of certain lands, claimed to be delinquent. Decree was entered for the defendant in Wayne Circuit Court. Complainant appealed to Supreme Court. Decree affirmed. December 2, 1890, motion for rehearing was submitted.

The only question in this case was whether the Auditor General had a right to charge the one dollar upon land returned delinquent, as authorized

by section 52 of act 195 of the public acts of 1889, when payment was tendered previous to filing of petition, advertisement and sale.

The Court held that the one dollar authorized to be included in the petition, could not be made a charge against the land before advertisement and sale, as there could not be any such costs until after publication of the petition.

Reported in 47 N. W. Rep., 233.

The State of Michigan vs. the Flint & Pere Marquette Railroad Company, *et al.*

This was an information filed by the Attorney General in the Circuit Court of Ingham county against the Flint & Pere Marquette Railway Company and certain other parties, trustees, to quiet the title to certain lands and to obtain an accounting for certain timber sold off from the lands claimed by the State of Michigan.

The case grew out of a dispute between the railroad companies and the State of Michigan relative to the rights of each in certain lands granted by the United States to the State of Michigan. The State of Michigan claiming that the railway company appropriated 15,370 acres of lands granted to this State as swamp lands by the general government by the act of September 28, 1850.

The railway company denied this claim, alleging and claiming that the lands described in the information were not swamp lands, but lands granted by the general government by the act of June 3, 1856, to the State of Michigan as a trustee, and that those lands were afterwards by the State of Michigan granted to the Flint & Pere Marquette Railway Company.

Case heard in the Circuit Court, as stated in a previous report, and the State obtained a decree substantially as asked. The case was appealed to the Supreme Court and argued and submitted at the January term, 1891, and is not yet decided.

SCHEDULE D.

This schedule contains a list of *quo warranto* and other special proceedings, authorized by the Attorney General in the name of the State, but directed by and at the expense of the parties interested.

The People *ex rel.* James Hart *et al.* vs. Lawrence Cain *et al.*
Proceedings dismissed Dec. 24, 1890.

This was an information in the nature of a *quo warranto* filed in the Supreme Court, to test the right to office of certain policemen appointed by the Mayor and Common Council of the city of Adrian.

The information was demurred to by the respondents and the demurrer was sustained, and the proceedings dismissed with costs against the relators.

The Court held that under the provisions of the charter of the city of Adrian, the position of policeman was not an "office" within section 21 providing that all officers appointed by the Mayor or Council shall, with certain exceptions, hold office till the ensuing May; and that the position of policeman was not such an office as would authorize an information by *quo warranto* by the Attorney General to test title to the office.

Reported in 47 N. W. Rep., 484.

Attorney General vs. Isaac B. Newcombe *et al.*

An information was filed in this case July 1, 1890, against the Michigan Gas Company of Detroit, Mich. Various pleadings were filed and on Sept. 23, 1890, defendant filed affidavit of non-filing of replication and default was entered against the relators.

Attorney General vs. William H. Lennon. *Quo warranto.*

An information in this case was filed in the Supreme Court by the Attorney General to test the right of the respondent to the office of chief of police of West Bay City.

Defendant was elected alderman of West Bay City for the term of two years. During his incumbency the office of chief of police was created. Nearly a year before the period for which he had been elected had expired, he resigned the office of alderman, and was appointed by the Common Council chief of police.

Two questions arose.

First, Was the office of chief of police under this charter, one which was properly the subject of this proceeding?

The Court held that under the charter the chief of police of West Bay City was a public officer and a proper subject of *quo warranto* proceedings, referring to the case of the People vs. Cain, 47 N. W. Rep., 484, as clearly distinguishable from the one under consideration.

Second, Was the respondent eligible at the time of his appointment?

The charter of the city provides that "No alderman shall be elected or appointed to any other office in the city during the term for which he was elected as alderman." Under this section of the charter, which is substantially the same as section 18 of article 4 of the constitution, the Court held that respondent was ineligible for appointment during the two years for which he was elected, and that these various provisions of the laws and constitution were not to limit the prohibition to the term of actual service, but to "the term for which he was elected" or for the period of two years from and after his election.

Reported in 49 N. W. Rep., 308.

QUO WARRANTO PROCEEDINGS PENDING.

Attorney General *ex rel.* Alfred Russell vs. Fleetwood Ward, *et al.*

This was an information filed in the Supreme Court the 7th day of December 1889, by the Attorney General, upon the relation of Alfred Russell of the city of Detroit, to test the right of the respondent to use and enjoy certain liberties, privileges and franchises, to-wit; that of being a body corporate by the name of the "Detroit Computing Scale Company" and also that of the manufacture and sale of weighing and price scales under the Pitrat patent, and the manufacture and sale of scales in general.

Said company claimed to be organized under and by virtue of act No. 232 of the public acts of 1885. ,

Attorney General *ex rel.* William H. Wilson vs. Pierre E. Witherspoon.

This was an information in the nature of a *quo warranto* filed September 7, 1889, to test the right of Pierre E. Witherspoon of the village of Harrison, Clare county, Michigan, to hold the office of village president of said village of Harrison.

The People of the State of Michigan vs. The Detroit & Saline Plank Road Company.

At the October term, 1890, the Supreme Court refused the Attorney General's application to file an information in the nature of a *quo warranto* against the respondents, basing their ruling upon the case of the People vs. Detroit & Howell Plank Road Company, 43 Mich., 140. The application, however, was renewed through a motion for a rehearing, and after a more thorough examination of the petition in this case and the Detroit & Howell Plank Road decision and the record, the court became satisfied that issues were presented upon this application which were not involved nor decided in the case referred to; and thereupon granted leave to file an information to test the right of the respondents to exercise and enjoy the liberties and privileges of levying, collecting and receiving tolls from all persons with vehicles, carriages, sleds, etc., using a certain road or highway from Woodward avenue in the city of Detroit to the village of Saline in the county of Washtenaw.

The People *ex rel.* Robert G. Elliott vs. Walter Bell.

This was an information in the nature of a *quo warranto* filed in the Supreme Court May 27, 1890 by the Attorney General upon the relation of Robert G. Elliott, to test the right of the respondent to hold the office of supervisor in the township of Burt, in the county of Alger and State of Michigan.

The People *ex rel.* Joseph M. Fuller vs. Lucian C. Palmer.

This was an information filed May 9, 1891, to test the right of the respondent to hold the office of Judge of Probate in the county of Montcalm.

The People *ex rel.* John R. McDonald, relator and appellant, vs. the Board of Supervisors of Alcona county *et al.*, defendants and appellees.

This is an information filed in the Circuit Court for the county of Alcona by John R. McDonald against the board of supervisors of Alcona county, questioning the right of the board of supervisors to sell certain portions of the "county farm" of the county to members of the said board.

The respondents demurred to the information, and the Circuit Judge sustained the demurrer.

On Feb. 24, 1891, a writ of error was taken out, and the case brought to Supreme Court.

The Attorney General *ex rel.* George C. Lawrence, relator, vs. David Trombly, respondent.

This is an information in the nature of a *quo warranto* filed May 22, 1891, by the Attorney General upon the relation of George C. Lawrence, a resident freeholder and taxpayer of the county of Wayne, to test the right of the respondent, David Trombly, of the said county of Wayne, to hold the office of auditor of the county of Wayne.

SCHEDULE E.

This schedule contains a list of all chancery cases commenced or determined between July 1, 1890 and July 1, 1891, or pending in which some State officer has been made a party, and in which the State has some interest. These cases have been by the Attorney General referred to the Prosecuting Attorneys of the various counties in which they are pending, and left in their charge.

- Eugene Carmel vs. Auditor General, *et al.*
Bill in chancery in Bay county.
John Banks vs. Henry H. Aplin, Auditor General, *et al.*
Bill in chancery in Sanilac county.
John Hegler vs. Auditor General *et al.*
Bill in chancery in Sanilac county.
John O'Neal *et al.* vs. Auditor General *et al.*
Bill in chancery in Saginaw county.
John M. Longyear *et al.* vs. Auditor General *et al.*
Bill in chancery for the county of Iron.
The Lake Superior Ship Canal Railway Company *et al.* vs. the Township of Carp Lake, *et al.*
Bill in chancery in Ontonagon county.
The Lake Superior Ship Canal Railway Company *et al.* vs. the Township of Bessemer *et al.*
Bill in chancery in Gogebic county.
H. Whitbeck Company *et al.* vs. Township of Menominee *et al.*
Bill in chancery in Menominee county.
H. Whitbeck Company *et al.* vs. the Township of Norway *et al.*
Bill in chancery in Menominee county.
Eugene M. Joslin *et al.* vs. City of Saginaw *et al.*
Bill in chancery in Saginaw county.
The Lake Superior Ship Canal Railway & Iron Co. vs. the Township of Hancock *et al.*
Bill in chancery in Houghton county.
Henry Steller *et al.* vs. City of Saginaw *et al.*
Bill in chancery for Saginaw county.
Henry Bernhard *et al.* vs. City of Saginaw *et al.*
Bill in chancery, Saginaw Circuit Court.
Alexander Arcon *et al.* vs. City of Saginaw *et al.*
Bill in chancery, Saginaw Circuit Court.
Attorney General *ex rel.* E. W. Voight *et al.* vs. The Detroit, Birmingham Plank Road Company.
Bill to enjoin collection of toll. This is without expense to the State.
George F. Gillman, as Adm'r, vs. George M. Dayton, *et al.*

Bill in chancery for Ingham County Circuit Court, wherein Edwin B. Winans, Governor, and Daniel E. Soper, Secretary of State, are made nominal defendants.

Frank M. Clay Exr. vs. Auditor General.

Bill in chancery for Gratiot Circuit Court.

A. C. Maxwell vs. Auditor General.

Bill to restrain payment of certain moneys, Roscommon Circuit Court.

SCHEDULE F.

This schedule contains a statement of all moneys received by the Attorney General by way of debts due or penalties forfeited to the people of this State, or otherwise, and which have been paid into the State treasury, including the titles of all actions and proceedings in which said moneys were received:

In the matter of Austin Mereness, an indigent soldier.

Austin Mereness was on the 9th day of September, 1875, admitted to the Kalamazoo asylum by an order of the State military board, under and by virtue of Act No. 8 of the Public Acts of 1875, to be there maintained at the expense of the State as an indigent soldier.

In 1888 Mereness obtained a pension amounting to about thirteen thousand dollars, together with \$72 per month for each month thereafter. In the spring of 1891, the Attorney General obtained an order of the military board setting aside their order of September 9, 1875; subsequently the friends of Mereness, who resided in Wisconsin, desired his transfer. The Attorney General made a claim against his property for his care and maintenance during the time he was in the asylum.

After a consultation with the Governor, it being an open question as to whether the State had a valid legal claim, the Attorney General, on the recommendation of the Governor, compromised the claim for \$1,250.

SCHEDULE G.

This schedule contains a list of insurance companies whose articles of association or amendments thereto were approved by the Attorney General between July 1, 1890, and July 1, 1891:

Farmers' Mutual Fire Insurance Company of Otsego, Crawford and Roscommon counties. Charter approved July 11, 1890.

Saginaw Valley Mutual Fire Insurance Company. Charter approved August 29, 1890.

Farmers' Mutual Fire Insurance Company of Ionia county. Amendments approved January 20, 1891.

Michigan Mutual Live Stock Insurance Company of Cadillac. Charter approved March 18, 1891.

Detroit Fire and Marine Insurance Company. Amendments approved March 25, 1891.

Independent Order of Foresters of the United States. Charter approved March 29, 1891.

People's Mutual Fire Insurance Company of Ionia, Montcalm and Clinton counties. Amendments approved April 7, 1891.

Michigan Mutual Live Stock Insurance Association. Charter approved April 28, 1891.

People's Mutual Live Stock Insurance Company of Michigan. Charter approved April 30, 1891.

German Farmers' Mutual Fire Insurance Association of Wayne and Macomb counties. Amendments approved May 5, 1891.

Farmers' Mutual Fire Insurance Company of Alcona, Alpena and Montmorency counties. Charter approved June 15, 1891.

SCHEDULE H.

Total number prosecutions, 15,747; total number convictions, 9,812.

Charged with.	No.	Result and Punishment.
Abduction	10	Seven dismissed; 3 pending.
Abortion	4	Two convicted; 1 dismissed; 1 pending; 1 sentenced to the Detroit House of Correction for 1 year; 1 sentence suspended.
Adultery	79	Six convicted; 6 acquitted; 25 dismissed; 28 pending; 4 recognizance forfeited; 6 sentenced as follows: 1 fined \$200; 1 sent to the county jail for 6 months; 1 sent to the Detroit House of Correction for 1 year; 1 sent to the State House of Correction 1 year; 1 sent to the State Prison at Marquette for 1 year; 1 sent to the State Prison at Jackson for 2 years.
Aiding and assisting prisoners to escape	7	Three convicted; 1 acquitted; 3 dismissed; 1 pending; 8 sentenced as follows: 1 fined \$25; 1 sent to the county jail for 90 days; 1 sent to the State Prison at Jackson for 3 years.
Arson	40	Three convicted; 8 acquitted; 18 dismissed; 11 pending; 8 sentenced as follows: 2 sent to the State Prison at Jackson for 8 years, and 1 for 10 years.
Assault and battery	2,504	One thousand six hundred ninety-five convicted; 306 acquitted; 455 dismissed; 30 pending; 15 appeals; 3 escapes; 69 sentence suspended; 1,635 sentenced as follows: 127 fined costs; 121 fined \$1; 70 fined \$2; 65 fined \$3; 38 fined \$4; 454 fined \$5; 8 fined \$6; 11 fined \$7; 6 fined \$8; 1 fined \$9; 180 fined \$10; 69 fined \$15; 44 fined \$20; 41 fined \$25; 6 fined \$30; 3 fined \$35; 3 fined \$40; 1 fined \$45; 10 fined \$50; 3 fined \$75; 1 fined \$30; 3 fined \$100; 110 sent to the county jail for 19 days; 22 for 15 days; 19 for 20 days; 102 for 30 days; 4 for 40 days; 20 for 60 days; 9 for 90 days; 5 sent to the Reform School; 17 sent to the Detroit House of Correction for 60 days, and 44 for 90 days; 7 sent to the State House of Correction at Ionia for 90 days; 1 sent to the State Prison at Marquette for 60 days, and 2 for 90 days.
Assault with intent to do great bodily harm, less than the crime of murder	136	Forty-three convicted; 12 acquitted; 3 dismissed; 2 appeals; 44 pending; on 3 sentence suspended; 40 sentenced as follows: 1 fined \$15; 1 fined \$25; 1 fined \$30; 1 fined \$40; 8 fined \$50; 2 fined \$75; 2 fined \$100; 1 sent to the county jail for 30 days, 1 for 40 days, 1 for 60 days, 6 for 90 days; 1 sent to the Reform School; 1 sent to the Detroit House of Correction for 90 days; 2 sent to the State House of Correction at Ionia for 1 year, 2 for 2 years, 1 for 10 years; 2 sent to the State Prison at Marquette for 3 years, and 1 for 5 years; 1 sent to the State Prison at Jackson for 2 years, 1 for 3 years, 2 for 5 years, and 1 for 6 years.
Assault with intent to commit rape	56	Sixteen convicted; 1 acquitted; 16 dismissed; 23 pending; 16 sentenced as follows: 1 fined \$75; 1 sent to the State House of Correction at Ionia for 90 days, 1 sent for 1 year, 1 sent for 2 years, 1 sent for 3 years; 1 sent to the Detroit House of Correction for 5 years; 1 sent to the State Prison at Marquette for 1½ years, 1 sent for 5 years, 1 sent for 10 years; 1 sent to the State Prison at Jackson for 8 years, 1 sent for 5 years, 1 sent for 7 years, 2 for 8 years, and 2 for 10 years.

SCHEDULE H.—Continued.

Charged with.	No.	Result and Punishment.
Assault (simple).....	58	Twenty-seven convicted; 3 acquitted; 17 dismissed; 4 pending; 1 appeal; 1 bond forfeited; 8 sentence suspended; 24 sentenced as follows: 1 fined costs; 2 fined \$1; 1 fined \$3; 7 fined \$5; 1 fined \$6; 1 fined \$8; 1 fined \$10; 1 fined \$20; 1 sent to the county jail for 10 days, 1 sent for 25 days, 2 sent for 30 days; 1 sent to the Reform School; 1 sent to the Detroit House of Correction for 60 days, and 3 sent for 90 days.
Assault with intent to murder.....	60	Fifteen convicted; 11 acquitted; 10 dismissed; 24 pending; on 1 sentence suspended; 14 sentenced as follows: 1 fined \$25; 3 sent to the county jail for 3 months; 1 sent to the Traverse City asylum; 2 sent to the Detroit House of Correction for 90 days; 1 sent to the State Prison at Marquette for 4½ years; 3 sent for 5 years; 1 sent to the State Prison at Jackson for 1½ years, 2 sent for 5 years, and 1 for life.
Assault with deadly weapon.....	30	Fourteen convicted; 5 acquitted; 7 dismissed; 4 pending; 2 sentence suspended; 12 sentenced as follows: 2 fined \$100; 1 fined \$175; 1 sent to the Detroit House of Correction for 1 year; 3 sent to the State House of Correction at Ionia for 90 days; 1 sent to the State Prison at Marquette for 21 months; 2 sent to the State Prison at Jackson for 3 years, 2 sent for 5 years, and 1 sent for 7 years.
Assault with intent to maim.....	3	One acquitted; 1 dismissed; 1 defendant died.
Assault with intent to commit robbery.....	2	One convicted; 1 pending; 1 sentenced to State Prison at Jackson for 2½ years.
Attempts to escape.....	1	One convicted and sentenced to the Detroit House of Correction for 75 days.
Attempts to commit larceny.....	6	Two convicted; 1 dismissed; 8 pending; on 1 sentence suspended; 1 sent to the State Prison at Jackson for 6 months.
Attempts to commit murder.....	9	Three convicted; 3 acquitted; 1 dismissed; 2 pending; 8 sentenced as follows: 1 sent to the State Prison at Jackson for 2 years, 1 sent for 4 years, and 1 sent for 6 years.
Attempts to commit burglary.....	2	Two convicted and sentenced as follows: 1 sent to the Detroit House of Correction for 2 years; and 1 sent to the State Prison at Jackson for 3 years.
Bastardy.....	132	Eleven convicted; 5 acquitted; 19 dismissed; 2 escapes; 38 pending; 37 compromised; 6 gave bonds to support child; 3 sentenced as follows: 1 fined \$300; 1 fined \$500, and 3 sent to the county jail.
Being present at a cock-fight.....	12	Convicted and fined \$5 each.
Bigamy.....	21	Seven convicted; 1 acquitted; 1 appeal; 12 pending; 7 sentenced as follows: 1 sent to the Detroit House of Correction for 10 months, 1 sent for 1 year; 1 sent to the State Prison at Ionia for 2 years; 1 sent to the State Prison at Marquette for 4½ years; 2 sent to the State Prison at Jackson for 2 years; 1 sent for 5 years.
Blasphemy.....	8	Seven convicted; 1 dismissed; 7 sentenced as follows: 2 fined \$1; 1 fined \$3; 1 fined \$5; 2 fined \$10; 1 sent to the county jail for 30 days.
Breaking and entering building in the night time with felonious intent.....	41	Twelve convicted; 9 acquitted; 1 dismissed; 19 pending; 1 suspended sentence; 1 awaiting sentence; 10 sentenced as follows: 1 sent to the Detroit House of Correction for 3 months, 1 sent for 6 months, 1 sent for 1 year, 1 sent for 2 years, 2 sent for 5 years; 1 sent to the State House of Correction at Ionia for 5 years; 1 sent to the State Prison at Jackson for 1½ years, and 2 sent for 8 years.

SCHEDULE H.—Continued.

Charged with.	No.	Result and Punishment.
Breaking and entering building in the daytime with felonious intent.....	27	Eight convicted; 7 acquitted; 5 dismissed; 7 pending; 5 suspended sentence; 3 sentenced as follows: 1 fined costs; 1 sent to the county jail for 30 days; 1 sent to the State House of Correction at Ionia for 6 months.
Breaking and entering railroad car to obtain passage.....	18	Six convicted; 2 acquitted; 6 dismissed; 4 pending; 4 sentence suspended; 2 sent to the county jail for 90 days.
Breaking boat fastenings.....	8	Six convicted; 2 dismissed; 4 sentenced as follows: 3 fined \$3 and 3 fined \$10.
Breaking jail.....	1	Convicted and sent to the State House of Correction at Ionia for 11 months.
Breach of the peace.....	19	Sixteen convicted; 1 acquitted; 1 dismissed; 1 pending; 1 suspended sentence; 15 sentenced as follows: 1 fined \$1; 1 fined \$4; 13 fined \$5; 1 fined \$10.
Bribery.....	8	All dismissed.
Buggery.....	4	All dismissed.
Burglary.....	256	One hundred and forty-seven convicted; 13 acquitted; 40 dismissed; 50 pending; 4 escapes; 14 suspended sentence; 2 killed while attempting to break jail; 133 sentenced as follows: 5 sent to the county jail for 30 days, and 3 sent for 60 days; 7 sent to the Reform School; 1 sent to the Detroit House of Correction for 3 months, and 1 sent for 3 years; 1 sent to the State Prison at Marquette 1½ years, 2 sent for 2 years, and 2 sent for 2½ years, 2 sent for 3 years, 1 sent for 5 years; 2 sent to the State House of Correction for 3 months, 6 sent for 6 months, 4 sent for 9 months, 10 sent for 1 year, 5 sent for 1½ years; 6 sent for 2 years, 1 sent for 2½ years, 4 sent for 3 years, 3 sent for 4 years, 1 sent for 10 years; 1 sent to State Prison at Jackson 6 months, 1 sent for 10 months, 6 sent for 1 year, 6 sent for 1½ years, 5 sent for 2 years, 9 sent for 3 years, 2 sent for 3½ years, 5 sent for 4 years, 14 sent for 5 years, 4 sent for 6 years, 6 sent for 7 years, 1 sent for 7½ years, 1 sent for 8 years, 3 sent for 9 years, 3 sent for 10 years.
Careless use of fire-arms.....	15	Six convicted; 1 acquitted; 7 dismissed; 1 pending; 1 awaiting sentence; 5 sentenced as follows: 3 fined \$5; 2 fined \$10.
Carnal knowledge of girl between 14 and 16 years of age.....	9	Four convicted; 1 acquitted; 1 dismissed; 3 pending; 1 bond estreated; 3 sentenced as follows: 1 sent to the State House of Correction for 1 year, 1 sent for 2 years, 1 sent to the State Prison at Jackson for 3 years.
Carrying concealed weapons.....	74	Sixty-one convicted; 9 acquitted; 2 dismissed; 2 appeals; 3 sentence suspended; 58 sentenced as follows: 1 fined \$1; 3 fined \$3; 24 fined \$5; 6 fined \$10; 1 fined \$20; 3 sent to the county jail for 10 days, 2 sent for 15 days, 2 sent for 25 days, 7 sent for 30 days, 8 sent for 60 days, 1 sent for 90 days; 2 sent to the Reform School; 1 sent to the Detroit House of Correction for 30 days, and 2 sent for 90 days.
Conspiracy.....	27	Four acquitted; 14 dismissed; 9 pending.
Contempt of court.....	3	Convicted; 2 fined \$10, and 1 sent to the county jail for 3 days.
Cruelty to animals.....	90	Fifty-nine convicted; 16 acquitted; 13 dismissed; 2 pending; 1 sentence suspended; 38 fined as follows: 8 fined costs; 6 fined \$2; 2 fined \$3; 18 fined \$5; 6 fined \$10; 6 fined \$15; 3 fined \$25; 1 sent to the county jail for 5 days, 2 sent for 10 days; 4 sent for 15 days, 1 sent for 60 days, 1 sent for 90 days.

SCHEDULE H.—Continued.

Charged with.	No.	Result and Punishment.
Counterfeiting	1	Dismissed.
Defacing building	2	Convicted; 1 fined \$10, and 1 fined \$15.
Defrauding hotel-keeper	46	Twenty-six convicted; 10 acquitted; 8 dismissed; 2 pending; 8 suspended sentence; 23 were sentenced as follows: 3 fined costs; 1 fined \$1; 1 fined \$5; 1 fined \$10; 1 fined \$20; 1 fined \$50; 3 sent to the county jail for 10 days, 3 sent for 20 days, 6 sent for 30 days, 2 sent for 40 days, and 1 sent for 60 days.
Desecrating cemetery grounds	2	Convicted and sentence suspended.
Disbarment	1	Acquitted.
Disposing of chattel mortgaged property with intent to defraud	38	Five convicted; 8 acquitted; 18 dismissed; 7 pending; 5 were fined as follows: 3 fined \$5; 1 fined \$15; 1 fined \$30.
Disturbing public school	6	Two convicted; 3 dismissed; 1 acquitted; 2 were sentenced as follows: 1 fined \$10; 1 sent to the county jail for 30 days.
Disturbing religious meeting	69	Fifty-nine convicted; 7 acquitted; 3 dismissed; 6 suspended sentence; 56 were sentenced as follows: 6 fined \$1; 5 fined \$2; 1 fined \$3; 1 fined \$4; 18 fined \$5; 4 fined \$8; 4 fined \$10; 1 sent to the county jail for 5 days, 3 sent for 10 days, 1 sent for 15 days, 2 sent for 20 days, 7 sent for 30 days.
Disorderly	6,346	
Classified as follows:		
(a) Common prostitutes	115	Ninety-three convicted; 8 acquitted; 9 dismissed; 5 pending; 2 gave bonds for good behavior; sentence suspended on 8; 88 were sentenced as follows: 3 fined costs; 3 fined \$5; 13 fined \$10; 1 fined \$20; 51 fined \$25; 1 fined \$50; 1 sent to county jail for 15 days, 3 sent for 20 days, 6 sent for 30 days; 4 sent to the State Industrial School for Girls; 3 sent to the Detroit House of Correction for 90 days.
(b) Drunkards and tipplers	76	Sixty-six were convicted; 2 acquitted; 4 dismissed; 4 pending; 1 escaped; 1 gave bonds for good behavior; sentence suspended on 2; 63 were sentenced as follows: 1 fined costs; 3 fined \$5; 1 fined \$8; 33 fined \$10; 6 fined \$15; 1 fined \$40; 3 sent to county jail for 10 days, 3 sent for 15 days, 1 sent for 25 days; 4 sent for 30 days; 5 sent to the Detroit House of Correction for 60 days, 1 sent for 90 days; 1 sent to the State House of Correction for 90 days.
(c) Drunks	2,114	Two thousand thirty-eight were convicted; 40 acquitted; 29 dismissed; 1 appeal; 6 pending; 135 sentence suspended; 1,903 were sentenced as follows: 174 fined costs; 158 fined \$1; 108 fined \$2; 149 fined \$3; 15 fined \$4; 213 fined \$5; 4 fined \$6; 8 fined \$7; 2 fined \$8; 1 fined \$9; 87 fined \$10; 7 fined \$15; 9 fined \$20; 1 fined \$25; 19 fined \$30; 2 fined \$50; 106 sent to county jail for 3 days, 95 sent for 5 days, 223 sent for 10 days, 93 sent for 15 days, 214 sent for 20 days, 15 sent for 25 days, 177 sent for 30 days, 8 sent for 60 days, 3 sent for 90 days; 4 sent to the Detroit House of Correction for 60 days; 1 sent to the State House of Correction for 30 days, 1 sent for 2 years.
(d) Drunk and disorderly	496	Four hundred and fifty-two were convicted; 11 acquitted; 27 dismissed; 6 pending; 2 gave bonds for good behavior; sentence suspended on 12; 438 were sentenced as follows: 6 were fined costs; 71 fined \$1; 15 fined \$2; 7 fined \$3; 3 fined \$4; 80 fined \$5; 3 fined \$6; 5 fined \$7; 6 fined \$8; 19 fined \$10; 1 fined \$12; 4 fined \$15; 3 fined \$20; 9 fined \$25; 1 fined \$30; 4 sent to the county jail for 5 days, 38 sent for 10 days, 25 sent for 15 days, 23 sent for 20 days, 19 sent for 25 days, 72 sent for 30 days, 2 sent for 40 days; 12 sent for 60 days; 1 sent to the Reform School; 1 sent to the State Industrial School for Girls; 1 sent to the Detroit House of Correction for 30 days; 6 sent for 60 days; 1 sent for 90 days.

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SCHEDULE H—Continued.

Charged with.	No.	Result and Punishment.
(e) Fortune tellers.....	1	Sentence suspended.
(f) Gamesters and keepers of gaming rooms.....	56	Thirty-seven were convicted; 5 acquitted; 3 dismissed; 12 are pending; sentence suspended on 1; 36 were fined as follows: 7 fined costs; 1 fined \$2; 1 fined \$4; 3 fined \$5; 5 fined \$10; 3 fined \$15; 6 fined \$20; 2 fined \$25; 1 fined \$50; 2 fined \$250; 4 sent to the county jail for 10 days; 1 sent for 15 days.
(g) Non-support of family.....	64	Twenty-six were convicted; 8 acquitted; 28 dismissed; 2 are pending; 12 gave bonds for support; sentence suspended on 4; 10 were sentenced as follows: 1 fined \$2; 1 sent to county jail for 20 days; 2 sent for 30 days; 1 sent for 40 days; 1 sent for 60 days; 3 sent for 90 days; 1 sent to the State House of Correction for 90 days.
(h) Unclassified.....	2,956	Two thousand five hundred and eight were convicted; 86 acquitted; 346 dismissed; 3 appeals; 14 are pending; 14 gave bonds for good behavior; 518 sentence suspended; 1,976 were sentenced as follows: 72 fined costs; 69 fined \$1; 77 fined \$2; 37 fined \$3; 4 fined \$4; 102 fined \$5; 2 fined \$6; 1 fined \$7; 12 fined \$8; 51 fined \$10; 1 fined \$12; 2 fined \$15; 5 fined \$20; 18 fined \$25; 2 fined \$40; 10 fined \$50; 51 sent to the county jail for 3 days; 305 sent for 5 days; 330 sent for 10 days; 163 sent for 15 days; 197 sent for 20 days; 8 sent for 25 days; 194 sent for 30 days; 2 sent 40 days; 12 sent for 60 days; 9 sent for 90 days; 28 sent to the Reform School; 15 sent to the State Industrial School for Girls; 1 sent to the Detroit House of Correction for 30 days; 23 sent for 60 days; 105 sent for 90 days; 1 sent for 6 months; 4 sent to the House of Correction for 60 days; 18 sent for 90 days; 14 sent for 100 days; 8 sent for 6 months; 1 sent for 9 months; 4 sent to the State Prison at Marquette for 30 days; 2 sent for 60 days; 21 sent for 90 days.
(i) Vagrants.....	466	Four hundred and twenty-nine were convicted; 3 acquitted; 34 dismissed; 51 sentence suspended; 378 were sentenced as follows: 95 fined \$5; 3 sent to the county jail for 3 days; 24 sent for 5 days; 98 sent for 10 days; 25 sent for 15 days; 17 sent for 20 days; 11 sent for 25 days; 60 sent for 30 days; 19 sent for 60 days; 4 sent for 90 days; 9 sent to the State House of Correction for 60 days; 6 sent to the Detroit House of Correction for 60 days; 3 sent for 90 days; 1 sent to the State Prison at Marquette for 60 days; 3 sent for 90 days.
Embezzlement.....	87	Eighteen were convicted; 9 acquitted; 30 dismissed; 21 pending; 6 sentence suspended; 12 were sentenced as follows: 1 fined \$5; 1 fined \$25; 2 fined \$100; 1 sent to the county jail for 30 days; 2 sent for 60 days; 1 sent for 90 days; 1 sent to the Detroit House of Correction for 5 years; 1 sent to the State House of Correction for 90 days; 1 sent to State Prison at Jackson for 1 year; 1 sent for 3 years.
Entering building in the night-time without breaking.....	5	Two convicted; 3 pending; 1 sent to the State House of Correction at Ionia for 3 years; 1 sent to the State Prison at Jackson for 5 years.
Enticing female to enter house of ill-fame.....	4	Three dismissed; 1 pending.
Exposing and abandoning infant child.....	2	One convicted; 1 pending; suspended sentence.
False pretenses.....	105	Twenty-one convicted; 12 acquitted; 44 dismissed; 28 pending; 1 sentence suspended; 1 awaiting sentence; 19 sentenced as follows: 1 fined \$25; 2 fined \$75; 1 fined \$150; 1 sent to the Detroit House of Correction for 6 months; 1 sent for 1 year; 1 sent for 2 years; 1 sent to the State House of Correction at Ionia for 3 months; 2 sent for 4 months; 1 sent for 6 months; 1 sent for 1 year; 1 sent for 2 years; 1 sent for 3 years; 1 sent to State Prison at Marquette for 2 years; 1 sent for 3 years; 1 sent to the State Prison at Jackson 6 months; 1 sent for 1 year; 1 sent for 1½ years.

SCHEDULE H—Continued.

Charged with.	No.	Result and Punishment.
Forgery	83	Forty-two convicted; 6 acquitted; 7 dismissed; 23 pending; on 8 sentence suspended; 2 awaiting sentence; 32 are sentenced as follows: 1 sent to the county jail for 60 days; 1 sent for 90 days; 1 sent to the Detroit House of Correction for 2 years; 1 sent to the State House of Correction at Ionia for 3 months; 4 sent for 6 months; 3 sent for 1 year; 1 sent for 1½ years; 6 sent for 2 years; 2 sent for 2½ years; 1 sent for 3 years; 1 sent for 3½ years; 1 sent to the State Prison at Marquette for 1 year; 1 sent for 2 years; 1 sent for 3 years; 2 sent to the State Prison at Jackson for 1 year; 2 sent for 3 years; 1 sent for 3½ years; 1 sent for 4 years; 1 sent for 5 years.
Furnishing false pedigree	1	Pending in the Supreme Court.
Furnishing tobacco to minors	4	Four convicted; on 1 sentence suspended; 3 fined \$3.
Illegal practice of dentistry	3	Two convicted; 1 dismissed; 2 fined \$25.
Illegal voting	2	One convicted; 1 dismissed; 1 sent to the county jail for 30 days.
Importing paupers	1	Pending.
Incest	18	Five convicted; 4 acquitted; 4 dismissed; 5 pending; 2 sentence suspended; 3 sentenced as follows: 1 sent to the State House of Correction at Ionia for 6 years; 1 sent to the State Prison at Jackson for 2½ years; 1 sent for 6 years.
Indecent liberties with girl under sixteen	6	Three convicted; 3 pending; 3 sentenced as follows: 1 sent to the State House of Correction for 2 years; 1 sent to the State Prison at Jackson for 2 years; 1 sent for 3 years.
Indecent exposure	26	Eleven convicted; 3 acquitted; 3 dismissed; 9 pending; 11 fined as follows: 1 fined \$5; 1 fined \$25; 1 fined \$100; 1 sent to the county jail for 15 days; 1 sent for 30 days; 1 sent for 90 days; 1 sent to the Detroit House of Correction for 6 months; 1 sent to the State House of Correction for 8 months; 2 sent for 1 year; 1 sent to State Prison at Jackson for 2½ years.
Jumping on moving train	8	Seven convicted; 1 dismissed; on 1 sentence suspended; 6 fined \$2.
Keeping house of ill-fame	78	Thirty-one convicted; 5 acquitted; 27 dismissed; 15 pending; 2 gave bonds for good behavior; 3 recognizance forfeited; 2 suspended sentence; 24 sentenced as follows: 1 fined \$10; 8 fined \$25; 2 fined \$50; 1 fined \$100; 1 fined \$175; 1 sent to the county jail for 15 days; 1 sent for 20 days; 2 sent to the Detroit House of Correction for 90 days; 3 sent for 1 year; 1 sent for 1½ years; 1 sent to the State House of Correction for 2½ years; 1 sent to State Prison at Marquette for 6 months; 1 sent to State Prison at Jackson for 2 years.
Larceny	2,487	
Classified as follows:		
(a) Compound	5	Three dismissed; 2 pending.
(b) From the person	72	Thirty-three convicted; 7 acquitted; 11 dismissed; 21 pending; 1 suspended sentence; 32 sentenced as follows: 1 fined \$10; 1 sent to the county jail for 60 days; 1 sent to the Detroit House of Correction for 6 months; 3 sent for 2 years; 1 sent to the State House of Correction for 6 months; 2 sent for 1 year; 2 sent for 2 years; 1 sent for 2½ years; 2 on indeterminate sentence; 2 sent to the State Prison at Marquette for 2½ years; 1 on indeterminate sentence; 1 sent to the State Prison at Jackson 4 months; 1 sent for 6 months; 2 sent for 1 year; 1 sent for 2 years; 1 sent for 2½ years; 5 sent for 3 years; 1 sent for 3½ years; 3 sent for 5 years.

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SCHEDULE H.—Continued.

Charged with.	No.	Result and Punishment.
(c) From building in the daytime.....	77	Forty-three convicted; 2 acquitted; 11 dismissed, 21 pending; 11 suspended sentence; 32 sentenced as follows: 1 sent to the county jail for 60 days; 1 sent to the Detroit House of Correction for 1 year, 1 sent for 2 years, 2 sent to the State House of Correction for 4 months, 3 sent for 6 months, 1 sent for 9 months, 4 sent for 1 year, 1 sent for 1½ years, 5 sent for 2 years, 1 sent for 2½ years, 1 sent for 4 years, 2 sent for 5 years; 1 sent to the State Prison at Jackson for 4 months, 1 sent for 6 months, 2 sent for 1½ years, 1 sent for 3½ years, 1 sent for 4 years, 2 sent for 5 years; 1 sent to the State Prison at Marquette for 2 years.
(d) From building in the night time.....	20	Seventeen convicted; 1 dismissed; 2 escapes; 17 sentenced as follows: 1 sent to the county jail for 10 days; 1 sent to the Reform School at Lansing for 90 days; 1 sent to the State House of Correction at Ionia for 3 months, 2 sent for 9 months, 1 sent for 2 years; 4 sent to the State Prison at Jackson for 6 months, 1 sent for 9 months, 2 sent for 2½ years, 1 sent for 3 years, 1 sent for 4 years, 1 sent for 9 years.
(e) From railroad car.....	5	One convicted; 1 acquitted; 1 dismissed; 2 escapes; 1 sentenced to the State Prison at Marquette for 2 years.
(f) Of horse.....	19	Eleven convicted; 1 acquitted; 4 dismissed; 3 pending; 11 sentenced as follows: 3 sent to the State House of Correction at Ionia on indeterminate sentence; 1 sent for 6 months; 1 sent for 2 years, 2 sent for 3 years, 1 sent for 5 years; 3 sent to the State Prison at Jackson for 4 years.
(g) Of less than \$25.....	905	Six hundred and twenty-seven convicted; 146 acquitted; 123 dismissed; 3 pending; 38 suspended sentence; 539 sentenced as follows: 9 fined costs; 34 fined \$1; 2 fined \$2; 5 fined \$3; 42 fined \$5; 2 fined \$6; 51 fined \$10; 11 fined \$15; 5 fined \$20; 7 fined \$25; 3 fined \$30; 1 sent to the county jail for 2 days, 3 sent for 5 days, 52 sent for 10 days, 10 sent for 15 days, 31 sent for 20 days, 1 sent for 25 days, 90 sent for 30 days, 6 sent for 40 days, 7 sent for 60 days, 62 sent for 90 days; 34 sent to the Reform School at Lansing; 3 sent to the Industrial Home at Adrian; 43 sent to the Detroit House of Correction for 60 days, 69 sent for 90 days; 1 sent to the State House of Correction at Ionia for 60 days, 2 sent for 90 days.
(h) Of more than \$25.....	164	Fifty-four convicted; 24 acquitted; 31 dismissed; 54 pending; 1 forfeits recognizance; 5 suspended sentence; 48 sentenced as follows: 1 fined \$5; 1 fined \$100; 1 fined \$200; 3 sent to the county jail for 30 days, 2 sent for 90 days; 1 sent to the Detroit House of Correction for 3 months, 1 sent for 4 months, 1 sent for 9 months; 2 sent to the State House of Correction on indeterminate sentence, 2 sent for 6 months, 3 sent for 1 year, 2 sent for 1½ years, 2 sent for 2 years, 1 sent for 3 years; 1 sent to the State Prison at Marquette for 1½ years; 4 sent to the State Prison at Jackson 9 months, 3 sent for 1 year, 2 sent for 1½ years, 4 sent for 2 years, 1 sent for 2½ years, 3 sent for 3 years, 3 sent for 4 years, 2 sent for 4½ years, 3 sent for 5 years.
(i) Of timber.....	2	One dismissed; 1 pending.
(j) Unclassified.....	1,218	Five hundred and forty-nine convicted; 131 acquitted; 478 dismissed; 60 pending; 68 suspended sentence; 7 escapes; 483 sentenced as follows: 5 fined costs; 20 fined \$1; 8 fined \$3; 32 fined \$5; 4 fined \$6; 24 fined \$10; 4 fined \$15; 4 fined \$20; 21 fined \$25; 6 fined \$30; 2 fined \$40; 8 fined \$50; 2 fined \$100; 16 sent to the county jail for 10 days, 3 sent for 15 days, 31 sent for 20 days, 46 sent for 30 days, 7 sent for 40 days, 1 sent for 50

SCHEDULE H.—Continued.

Charged with.	No.	Result and Punishment.
(j) Unclassified—Continued.....		days, 34 sent for 60 days, 17 sent for 90 days; 44 sent to the Reform School at Lansing; 8 sent to the Industrial Home at Adrian; 19 sent to the Detroit House of Correction for 60 days, 1 sent for 75 days, 46 sent for 90 days, 2 sent for 1 year; 1 sent to the State House of Correction at Ionia for 30 days, 16 sent for 3 months, 1 sent for 4 months, 2 sent for 6 months, 1 sent for 9 months, 6 sent for 1 year, 2 sent for 1½ years, 4 sent for 2 years, 1 sent for 2½ years, 3 sent for 3 years, 2 sent for 5 years; 3 sent to the State Prison at Jackson for 6 months, 2 sent for 1 year, 4 sent for 2 years, 1 sent for 2½ years, 4 sent for 3 years, 1 sent for 3½ years, 1 sent for 4 years, 6 sent for 5 years; 4 sent to the State Prison at Marquette for 60 days, 2 sent for 90 days, 3 sent for 1 year, 1 sent for 1½ years, 2 sent for 2 years, 3 sent for 3 years.
Leasing building for purposes of prostitution and gambling.....	1	Dismissed.
Leaving dead animals unburied.....	4	Three convicted; 1 dismissed; 3 fined as follows: 1 fined \$5; 2 fined \$10.
Lewd and lascivious cohabitation.....	27	Ten convicted; 1 acquitted; 12 dismissed; 4 pending; 2 sentence suspended; 8 sentenced as follows: 2 sent to the county jail for 3 months, 1 sent for 6 months, 2 sent for 1 year; 1 sent to the State House of Correction at Ionia for 3 months; 1 sent to the State Prison at Marquette for 1 year; 1 sent to the Detroit House of Correction for 9 months.
Maintaining lottery.....	7	Two convicted; 2 acquitted; 1 dismissed; 2 pending; 2 fined as follows: 1 fined \$15; 1 fined \$210.
Maintaining nuisance.....	7	Four convicted; 2 dismissed; 1 pending; 1 abated; on 2 sentence suspended; 2 fined \$5.
Malicious injury to property.....	227	Ninety convicted; 60 acquitted; 56 dismissed; 1 escape; on 18 sentence suspended; 77 sentenced as follows: 3 fined costs; 3 fined \$1; 6 fined \$2; 20 fined \$5; 10 fined \$10; 2 fined \$15; 8 fined \$20; 1 fined \$25; 1 fined \$100; 9 sent to the county jail for 10 days, 1 sent for 20 days, 5 sent for 30 days; 1 sent to the Reform School; 1 sent to the Detroit House of Correction for 60 days, 1 sent for 75 days, 3 sent for 90 days; 1 sent to the State House of Correction for 90 days, 1 sent for 1 year.
Malicious killing of animal.....	4	One convicted; 1 acquitted; 1 dismissed; 1 pending; 1 sent to the State Prison at Jackson for 3 years.
Malicious mischief.....	10	Nine convicted; 1 acquitted; on 1 sentence suspended; 8 sentenced as follows: 6 fined \$2; 1 fined \$5; 1 fined \$5.
Malicious threats.....	60	Thirty convicted; 14 acquitted; 9 dismissed; 7 pending; 20 sentenced as follows: 19 gave bonds to keep the peace; 1 fined \$1; 7 fined \$10; 1 fined \$15; 1 fined \$50; 1 sent to the Kalamazoo Asylum.
Manlaughter.....	31	Five convicted; 6 acquitted; 1 dismissed; 19 pending; 1 suspended sentence; 4 sentenced as follows: 1 sent to the Reform School; 1 sent to the State House of Correction for 1½ years; 1 sent to the State Prison at Jackson for 1 year, 1 sent for 15 years.
Mayhem.....	8	Two acquitted; 2 dismissed; 4 pending.
Misdemeanor.....	2	Two convicted; on 1 sentence suspended, and 1 fined \$5.
Murder.....	53	Fifteen convicted; 6 acquitted; 8 dismissed; 24 pending; 15 sentenced as follows: 1 sent to the State House of Correction for 3 years, 1 sent for 5 years, 1 sent for 15 years; 2 sent to the State Prison at Marquette for 25 years, 1 sent for life; 1 sent to the State Prison at Jackson for 3 years, 2 sent for 15 years, 6 sent for life.

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SCHEDULE H—Continued.

Charged with.	No.	Result and Punishment.
Neglecting to advertise found property.....	1	Convicted and fined \$8.
Neglecting to cut Canada thistles	2	One convicted; 1 dismissed; 1 fined \$10.
Obstructing railroad track	3	One convicted; 1 acquitted; 1 dismissed; 1 sentenced to State House of Correction for $\frac{3}{4}$ years.
Peddling without license.....	2	Two convicted; 1 fined \$10; 1 fined \$50.
Perjury.....	9	One convicted; 4 dismissed; 1 escaped; 3 pending; on 1 sentence suspended.
Personating another.....	8	Dismissed.
Personating an officer.....	4	One convicted; 2 dismissed; 1 pending; 1 sent to the county jail for 30 days.
Pointing fire-arms at another.....	7	Four convicted; 2 dismissed; 1 pending; 4 sentenced as follows: 1 fined \$10; 1 fined \$15; 1 fined \$50; 1 sent to the county jail for 10 days.
Poisoning well.....	2	One convicted; 1 pending; 1 sent to State Prison at Jackson for 8 years.
Possession of burglar's tools with intent to commit.....	3	Three pending.
Rape.....	66	Fifteen convicted; 4 acquitted; 27 dismissed; 20 pending; 15 sentenced as follows: 1 sent to the Detroit House of Correction for 90 days; 1 sent for 6 months; 1 sent to State House of Correction, sentence indeterminate, 1 sent for $\frac{3}{4}$ years, 1 sent for 7 years; 1 sent to the State Prison at Jackson for 1 year; 1 sent for 3 years, 1 sent for 5 years, 1 sent for 7 years, 1 sent for 10 years, 1 sent for 15 years, 1 sent for 20 years, 1 sent for 21 years, 1 sent for 30 years, 1 sent for life.
Receiving stolen property.....	65	Twelve convicted; 10 acquitted; 36 dismissed; 7 pending; 1 sentence suspended; 11 sentenced as follows: 1 fined \$20; 1 fined \$50; 1 fined \$100; 1 sent to county jail for 15 days; 2 sent for 1 year; 1 sent to State Prison at Marquette for 3 years; 2 sent to the State Prison at Jackson for 6 months; 2 sent for $1\frac{1}{2}$ years.
Removing danger signal from railroad	1	Convicted and fined \$50.
Resisting an officer	38	Eleven convicted; 12 acquitted; 7 dismissed; 3 pending; 1 forfeited bond; 10 are sentenced as follows: 1 fined \$7; 1 fined \$25; 1 fined \$50; 1 fined \$100; 2 sent to the county jail for 60 days; 1 sent to the State House of Correction for 6 months; 1 sent for 9 months; 1 sent for 1 year; 1 sent to the State Prison at Marquette for $1\frac{1}{2}$ years.
Riot.....	32	Ten convicted; 3 acquitted; 19 dismissed; 10 fined \$5.
Robbery.....	34	Twelve convicted; 6 acquitted; 5 dismissed; 11 pending; 12 sentenced as follows: 1 sent to the county jail for 30 days; 1 sent for 60 days; 1 sent for 90 days; 1 sent to the State House of Correction for 3 years; 5 sent to the State Prison at Marquette on indeterminate sentence; 2 sent for 5 years; 1 sent to State Prison at Jackson for 3 years.
Search warrant.....	17	One dismissed; in 8 the goods are found; in 8 the goods not found.
Seduction	18	Three convicted; 1 acquitted; 4 dismissed; 9 pending; 7 settled; 8 sentenced as follows: 1 sent to the State House of Correction for 6 months; 1 sent for $1\frac{1}{2}$ years; 1 sent to the State Prison at Jackson for 4 years.

SCHEDULE H—Continued.

Charged with.	No.	Result and Punishment.
Slander.....	188	Ninety-eight convicted; 41 acquitted; 41 dismissed; 2 pending; 1 settled; on 5 sentence suspended; 98 sentenced as follows: 6 fined costs; 8 fined \$1; 1 fined \$2; 1 fined \$3; 1 fined \$4; 38 fined \$5; 1 fined \$7; 7 fined \$10; 2 fined \$15; 2 fined \$20; 4 fined \$25; 1 fined \$40; 1 fined \$100; 1 sent to the county jail for 15 days; 1 sent for 20 days; 9 sent for 40 days; 7 sent for 60 days; 1 sent for 90 days; 1 sent to the Detroit House of Correction for 60 days.
Sodomy.....	1	Escaped.
Spectator at dog-fight.....	1	Acquitted.
Stealing ride on freight train.....	8	Eight convicted; sentenced as follows: 2 fined \$5; 3 fined \$10; 3 sent to the county jail for 60 days.
Surety to keep the peace.....	59	Thirty-four convicted; 9 acquitted; 14 dismissed; 2 pending; 23 gave bonds; on 4 sentence suspended; 7 sent to county jail.
Throwing explosive substances.....	2	One dismissed; 1 pending.
Throwing stones at passenger coach.....	12	Six convicted; 3 acquitted; 1 dismissed; 2 pending; on 2 sentence suspended; 4 sentenced as follows: 1 fined \$150; 2 sent to the county jail for 10 days; 1 sent for 20 days.
Truancy.....	167	One hundred and twenty-nine were convicted; 9 acquitted; 15 dismissed; 1 pending; 13 remanded to parents; 22 sentence suspended; 1 sent to Coldwater School; 75 were sent to the Reform School; 31 were sent to the State Industrial School for Girls.
Unhitching and driving away horse without consent of owner.....	10	Eight convicted; 2 acquitted; on 1 sentence suspended; 7 sentenced as follows: 2 fined \$5; 1 fined \$25; 1 sent to the county jail for 30 days; 2 sent to the Reform School; 1 sent to the Industrial Home.
Unlawful practice of medicine.....	8	Three convicted; 2 sentence suspended; 1 fined \$47.
Using false weights.....	1	Dismissed.
Violation of game law.....	59	
Classified as follows:		
(a) Killing deer out of season.....	1	Convicted and fined \$50.
(b) Killing fish.....	23	Thirteen convicted; 5 acquitted; 4 dismissed; 1 pending; 13 sentenced as follows: 7 fined \$5; 1 fined \$25; 1 sent to the Detroit House of Correction for 70 days; 1 sent to the county jail for 10 days; 1 sent for 20 days; 2 sent for 30 days.
(c) Unclassified.....	35	Eighteen convicted; 8 acquitted; 8 dismissed; 1 pending; 13 fined as follows: 9 fined \$5; 6 fined \$10; 1 fined \$25; 2 fined \$30.
Violation of health law.....	8	Two convicted; 1 dismissed; 2 fined \$3.
Violation of insurance law.....	7	Three convicted; 1 dismissed; 3 pending; 2 suspended sentence; 1 fined \$20.
Violation of liquor law.....	1,209	
Classified as follows:		
(a) Unclassified.....	390	One hundred and ninety-eight convicted; 21 acquitted; 94 dismissed; 1 appeal; 76 pending; 2 forfeited bail; on 2 sentence suspended; 44 paid tax; 150 sentenced as follows: 4 fined costs; 3 fined \$5; 4 fined \$10; 7 fined \$15; 13 fined \$20; 24 fined \$25; 8 fined \$30; 6 fined \$35; 12 fined \$40; 4 fined \$45; 23 fined \$50; 3 fined \$55; 5 fined \$60; 6 fined \$75; 8 fined \$80; 1 fined \$90; 6 fined \$100; 6 fined \$120; 1 fined \$200; 1 sent to the county jail for 15 days; 4 sent for 90 days; 1 sent to Detroit House of Correction for 70 days.
(b) Bar obstructions.....	5	One convicted; 2 dismissed; 2 pending; 1 fined \$10.

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SCHEDULE H—*Continued.*

Charged with.	No.	Result and Punishment.
(c) Keeping saloon open on holiday.....	19	Five convicted; 2 acquitted; 4 dismissed; 8 pending; 5 sentenced as follows: 2 fined \$25; 1 fined \$30; 1 fined \$30; 1 fined \$75.
(d) Keeping saloon open on election day	8	One convicted; 3 acquitted; 1 dismissed; 3 pending; 1 suspended sentence.
(e) Keeping saloon open on Sunday.....	113	Twenty-one convicted; 21 acquitted, 25 dismissed; 46 pending; 21 sentenced as follows: 4 fined \$25; 1 fined \$30; 9 fined \$40; 2 fined \$50; 1 fined \$60; 3 fined \$75; 1 fined \$100.
(f) Keeping saloon open after hours	47	Fifteen convicted; 10 acquitted; 11 dismissed; 11 pending; 1 suspended sentence; 14 sentenced as follows: 2 fined \$25; 10 fined \$50; 1 fined \$60; 1 fined \$75.
(g) Selling to minor.....	19	Eight convicted; 5 dismissed; 6 pending; 1 sentence suspended; 7 fined as follows: 2 fined \$10; 1 fined \$25; 1 fined \$50; 1 fined \$75; 1 fined \$100; 1 sent to the county jail for 10 days.
(h) Selling without paying tax.....	554	One hundred and twenty-eight convicted; 44 acquitted; 26 dismissed; 356 pending; sentence suspended, having paid tax, 52; 1 forfeited bail; 75 sentenced as follows: 4 fined costs; 1 fined \$10; 1 fined \$25; 1 fined \$40; 1 fined \$60; 1 fined \$75; 65 fined \$100; 1 fined \$200.
(i) Selling to common drunkard	9	Two convicted; 5 dismissed; 2 pending; 1 sentence suspended; 1 fined \$25.
(j) Selling without license.....	39	Seventeen convicted; 1 acquitted, 5 dismissed; 16 pending; 1 forfeited bail; 9 paid license; 7 sentenced as follows: 2 fined \$15; 4 fined \$25; 1 fined \$50.
(k) Unlawful sales by druggists.....	6	One convicted; 5 dismissed; 1 fined \$25.
Violation of pharmacy law.....	7	Seven convicted; sentenced as follows: 3 fined \$10; 2 fined \$15; 1 fined \$30; 1 sent to the county jail for 10 days.
Willful cutting and removing of timber.....	2	One convicted; 1 acquitted; 1 suspended sentence.
Willful trespass.....	54	Twenty-three convicted; 21 acquitted; 10 dismissed; 2 suspended sentence; 21 sentenced as follows: 1 fined \$1; 3 fined \$3; 9 fined \$5; 3 fined \$6; 1 fined \$10; 1 fined \$12; 1 fined \$25; 1 fined \$30; 1 sent to the county jail for 60 days.

SCHEDULE I.

County.	Prosecuting Attorney.	Postoffice.	No. of Prosecutions
Alcona.....	Mortimer D. Snow.....	Harrisville.....	9
Alger.....	Henry B. Freeman.....	An Train.....	7
Allegan.....	Hannibal Hart.....	Allegan.....	156
Alpena.....	James McNamara.....	Alpena.....	125
Antrim.....	Roswell Leavit.....	Bellaire.....	30
Arenac.....	Farin C. Cummings.....	Omer.....	11
Baraga.....	Philip R. McKernan.....	L'Anse.....	52
Barry.....	William O. Lowden.....	Hastings.....	102
Bay.....	Curtis E. Pierce.....	Bay City.....	1,317
Benzie.....	George G. Covall.....	Benzonia.....	4
Berrien.....	Alison C. Roe.....	Berrien Springs.....	605
Branch.....	Elmer E. Palmer.....	Coldwater.....	158
Calhoun.....	John E. Foley.....	Marshall.....	986
Cass.....	L. B. Devoignes.....	Marcellus.....	186
Charlevoix.....	Milton M. Burnham.....	East Jordan.....	10
Cheboygan.....	Henry G. Dozer.....	Cheboygan.....	141
Chippewa.....	Lawrence F. Bedford.....	Sault Ste. Marie.....	161
Clare.....	William A. Burritt.....	Harrison.....	18
Clinton.....	Henry J. Patterson.....	St. Johns.....	27
Crawford.....	Orville J. Bell.....	Grayling.....	11
Delta.....	James H. Clancy.....	Escanaba.....	58
Eaton.....	Horace S. Maynard.....	Charlotte.....	752
Emmet.....	Benj. T. Halsted.....	Harbor Springs.....	16
Genesee.....	John M. Russell.....	Flint.....	190
Gladwin.....	Thomas G. Campbell.....	Gladwin.....	36
Gogebic.....	Charles M. Howell.....	Bessemer.....	206
Grand Traverse.....	William H. Umlor.....	Traverse City.....	57
Gratiot.....	James Clarke.....	Ithaca.....	46
Hilledale.....	Spencer D. Bishop.....	Hilledale.....	90
Houghton.....	Allen F. Reese.....	Houghton.....	305
Huron.....	Hiram L. Chipman.....	Bad Axe.....	16
Ingham.....	Arthur D. Prosser.....	Mason.....	532
Ionia.....	Frank D. M. Davis.....	Ionia.....	429
Iosco.....	Main J. Connine.....	Oscoda.....	34
Iron.....	C. T. Crandall.....	Crystal Falls.....	65
Isabella.....	Herbert A. Sanford.....	Mt. Pleasant.....	24
Isle Royal.....	*		
Jackson.....	James A. Parkinson.....	Jackson.....	504
Kalamazoo.....	Lawrence N. Burke.....	Kalamazoo.....	635
Kalkaska.....	Cassius M. Phelps.....	Kalkaska.....	36
Kent.....	William F. McKnight.....	Grand Rapids.....	1,024
Keweenaw.....	Charles D. Hanchette.....	Hancock.....	14
Lake.....	H. Wirt Newkirk.....	Luther.....	58
Lapeer.....	William W. Stickney.....	Lapeer.....	51
Leelanau.....	Alex. McKercher.....	Leland.....	33
Lenawee.....	Frederick B. Wood.....	Adrian.....	221
Livingston.....	Dennis Shields.....	Howell.....	103
Luce.....	Frank H. Peters.....	Newberry.....	24
Mackinac.....	Peter N. Packard.....	St. Ignace.....	78
Macomb.....	James G. Tucker.....	Mt. Clemens.....	74
Manistee.....	Thomas Smurthwaite.....	Manistee.....	122
Manitowish.....	*		
Marquette.....	H. Olin Young.....	Ishpeming.....	489
Mason.....	Gilbert H. Blodgett.....	Ludington.....	108
Mecosta.....	Frank B. Davison.....	Big Rapids.....	51

* No prosecuting attorney.

ANNUAL REPORT OF THE

SCHEDULE I.—Continued.

County.	Prosecuting Attorney.	Postoffice.	No. of Prosecutions.
Menominee.....	Fabian J. Trudell.....	Iron Mountain.....	229
Midland.....	Floyd L. Post.....	Midland.....	29
Missaukee.....	Francis O. Gaffney.....	Lake City.....	18
Monroe.....	Alonzo B. Bragdon.....	Monroe.....	42
Montcalm.....	Frank A. Miller.....	Stanton.....	42
Montmorency.....	James B. Beverly.....	Hillman.....	31
Muskegon.....	Willard J. Turner.....	Muskegon.....	325
Newaygo.....	Armond F. Tibbits.....	Newaygo.....	62
Oakland.....	George W. Smith.....	Pontiac.....	149
Oceana.....	Henry W. Harpeter.....	Pontwater.....	28
Ogemaw.....	Nelson Sharpe.....	West Branch.....	93
Ontonagon.....	Norman W. Haire.....	Ontonagon.....	105
Oscoda.....	Henry D. Merrithew.....	Marion.....	18
Oscoda.....	John J. McCarthy.....	Mio.....	21
Otsego.....	William A. Harrington.....	Gaylord.....	19
Ottawa.....	Peter J. Danhof.....	Grand Haven.....	242
Presque Isle.....	Philip A. Inglesby.....	Rogers City.....	23
Roscommon.....	Henry H. Woodruff.....	Roscommon.....	34
Saginaw.....	William R. Kendrick.....	Saginaw (E. S.).....	376
Sanilac.....	Edward C. Babcock.....	Sanilac Center.....	29
Schoolcraft.....	William F. Riggs.....	Manistique.....	21
Shiawassee.....	Selden S. Miner.....	Corunna.....	31
St. Clair.....	Cyrus A. Hovey.....	Port Huron.....	433
St. Joseph.....	Hugh P. Stewart.....	Centreville.....	89
Tuscola.....	Timothy C. Quinn.....	Caro.....	38
Van Buren.....	Oliver A. Goss.....	Paw Paw.....	109
Washtenaw.....	Michael J. Lehman.....	Ann Arbor.....	350
Wayne.....	Samuel W. Burroughs.....	Detroit.....	1,787
Wexford.....	Clyde C. Chittenden.....	Cadillac.....	113
Total number of prosecutions.....			15,747

SCHEDULE J.

OPINIONS OF THE ATTORNEY GENERAL.

Justices of the Peace.—Oath of Office.

The office of Justice of the Peace, under the provisions of Sections 728 and 649 of Howell's Statutes, will become vacant upon the failure of the person elected to take and subscribe and file his oath of office and bond as required by Sections 767 and 768 of Howell's Statutes.

Lansing, Mich., July 12, 1890.

HON. FRANCIS B. EGAN, *Dep. Sec. of State, Lansing, Mich.:*

DEAR SIR—In reply to your inquiry as to whether or not the office of justice of the peace will become vacant upon failure of the person elected to take and subscribe and file his oath of office and bond as required by sections 767 and 768 of Howell's Annotated Statutes, permit me to say that in my opinion the office will become vacant upon such failure. Section 728 of Howell's Statutes provides that, "every township office, including the office of justice of the peace, shall become vacant upon the happening of either of the events specified in chapter 15, as creating a vacancy." The provisions of chapter 15 referred to in section 728 are contained in section 649 of Howell's Statutes, by the terms of which "every office shall become vacant on * * * his (the incumbent's) refusal or neglect to take his oath of office or to give or renew any official bond or to deposit such oath or bond in the manner and within the time prescribed by law." The general rule is that such statutes are directory and not mandatory, and that where an officer takes an office by election, the election invests him with the title to the office, and that the statute requiring him to file his bond and oath within a certain time operates as a defeasance, and not as a condition precedent, and that where the bond and oath are filed after the expiration of the time and accepted by the authorities, authorized to accept the bond and oath, his title to the office cannot thereafter be questioned. But our statute is peculiar and is not to be controlled, I think, by the general rule, the neglect or refusal to take the oath or to give or renew the bond or to deposit the oath or bond in the manner and within the time prescribed by law, being placed by statute upon the same basis as the other events in the statute upon which the office is to become vacant, viz., the death of the incumbent, his resignation, his removal from office, etc., events which "*ipso facto*" render the office vacant.

Very truly yours,

JAY P. LEE,

Assistant to Attorney General.

Practice.—Hearing.

Practice under the tax law of 1889 where the hearing has been continued beyond the date of sale fixed in the notice of the Auditor General.

Lansing, Mich., July 12, 1890.

HON. H. R. PRATT, *Dep. Aud. Gen'l, Lansing, Mich.:*

DEAR SIR—I have had under consideration the letter of Mr. Watts S. Humphrey of Cheboygan, in relation to the practice under the tax law in cases where the hearing has been continued beyond the date of sale fixed in the notice of the Auditor General, and have arrived at the following conclusions:

1st. The day of sale will be such as may be fixed by the Auditor General, and the sale will take place after a publication of notice of at least four weeks as provided in section 62.

2d. I am inclined to believe that under the law, interest might be decreed in terms to the day of the sale, but as there is some doubt about it the safer and better way is to compute interest to the time of the decree.

3d and 4th. The form of the decree is to be such as may be determined by the court, and I think the decree may follow the form prescribed in section 57 down to the clause following the clause: "It is ordered, adjudged and decreed." After that the decree will follow, in my judgment, the ordinary chancery decree conforming to the facts and case. I am of opinion that the land should be described, not as provided in section 57 (that is by reference to the record), but in terms of survey, and that the amount of taxes, interest and charges should be named in the decree. I think such is the reasonable construction of section 59.

5th. The original decree should remain in the office of the clerk, a certified copy being delivered by the clerk to the treasurer as provided in section 59.

6th. I find no provision for notice to the Auditor General that a decree has been made in such cases, but it would be proper for the clerk to notify the Auditor General, upon which notice he may obtain a copy of the decree or decrees which will give him the information necessary to proceed to advertise and sell.

Very truly yours,
JAY P. LEE,
Assistant to Attorney General.

Railroads.—Taxation.

Railroads with branches, which are run, not as proprietary lines, but as a part of the main line, should not be taxed separately, but as one line.

Lansing, Mich., Aug. 1, 1890.

HON. JOHN T. RICH, *Com'r of Railroads, Lansing, Mich.:*

DEAR SIR—In relation to the matter of taxation of the Flint & Pere Marquette Ry., and its branch formerly known as the Port Huron & Northwestern, submitted to me some days ago, permit me to say that under your statement of fact, viz., that the Flint & Pere Marquette operates and controls the branch line (Port Huron & Northwestern) not as a propri-

etary line, but as a part of its own and as belonging to the Flint & Pere Marquette Railway Company and as part of its property, I am of opinion that the Port Huron & Northwestern branch should not be taxed separately but as a part of the Flint & Pere Marquette line.

Very truly yours,

B. W. HUSTON,
Attorney General.

Per JAY P. LEE,
Assistant.

Right of Way.—Turning Stock Upon.

Private individuals have no right to turn stock upon the right of way of a railroad company.

Lansing, Mich., Aug. 8, 1890.

HON. JOHN T. RICH, *Com'r of Railroads, Lansing, Mich.:*

DEAR SIR—In reply to your communication of the 5th inst. in relation to the liability of J. C. Newhouse for turning stock upon the right of way of the C. & W. M. Ry.; permit me to say that I have examined the statutory provision referred to in your letter with considerable care, and that while I think there is considerable doubt as to whether or not the provision referred to is covered by the title of the act, which is as follows: "An act to revise the laws providing for the incorporation of railroad companies, and to regulate the running and management, and to fix the duties and liabilities of all railroad and other corporations owning or operating any railroad in this State," still the public interest is of such importance and the danger to the public, by reason of such conduct, is so great, that I think, if Mr. Newhouse has been fully informed of the provisions of the statute, a complaint ought to be made against him, because if the act in this regard be unconstitutional it is well that it should be passed upon by the court, that the Legislature may, at the earliest possible moment, pass a law which will protect the public.

Very truly yours,

B. W. HUSTON,
Attorney General.

Per JAY P. LEE,
Assistant.

Organizations.—Incorporation of.

Certain organizations cannot be legally incorporated under act No. 70 of the laws of 1887.

Lansing, Mich., Aug. 13, 1890.

HON. GILBERT R. OSMUN, *Sec. of State, Lansing, Mich.:*

DEAR SIR—In reply to your inquiry of the 12th inst. as to the articles of association of the Ludington Park Association, of Ludington, Mich., will say that in my opinion an association organized for the purposes

expressed in the second article in the articles of association submitted, cannot legally be incorporated under act No. 70 of the public acts of 1887.

Very respectfully yours,

B. W. HUSTON,
Attorney General.
 Per JAY P. LEE,
Assistant.

Prosecuting Attorneys.—Issuing Warrants.

A prosecuting attorney is justified in refusing to issue a warrant, when under the circumstances, a conviction would be practically impossible.

Lansing, Mich., Aug. 15, 1890.

HON. CYRUS G. LUCE, *Gov. State of Michigan, Lansing, Mich.:*

MY DEAR SIR—I have examined carefully the petition of Mary H. Cross for the removal of Wm. E. Ware, prosecuting attorney of Branch county, from office, and will say that in my opinion the petition sets up no breach of duty of the prosecuting attorney, and no investigation should be made upon such a petition. If a complaint had been made, and the prosecutor, under the facts set up in the petition as to the offense charged to have been committed, had refused to prosecute, it is probable that his conduct would be entirely proper, as a conviction under such circumstances would be practically impossible, and the expense of the trial unwarranted.

Very respectfully yours,

B. W. HUSTON,
Attorney General.
 Per JAY P. LEE,
Assistant.

Truancy.—Arrest of Juveniles.—Examination of Testimony.

Under act 108 of the public acts of 1885, as amended by act 218 of the public acts of 1889, a child must be arrested at the time the offense is committed, and not afterwards, as the purpose of the act is to prevent truancy, and the compulsory education of the child.

Under sections 2 and 3 of act 222 of the laws of 1887, the Circuit Judge is not required to examine the proceedings and testimony.

Lansing, Mich., Aug. 15, 1890.

HON. C. A. GOWER, *Supt. State Reform School, Lansing, Mich.:*

DEAR SIR—In reply to your inquiry of the 6th inst. concerning the construction of act No. 108 of the public acts of 1885, as amended by act No. 218 of the public acts of 1889, also act No. 222 of the public acts of 1887, will say that in my opinion the child can only be arrested at the time the offense is committed, that is to say, no arrest should be made for acts committed some time in the past, the purpose of the act being the prevention of truancy and the compulsory education of the child, and the object to be obtained by the enforcement of the statute being directly the benefit of the child, and not restraint. Any other construction placed upon this statute makes it punitive and not remedial. In regard to the

construction of sections 2 and 3 of act No. 222 of the public acts of 1887, I am of opinion that the Circuit or Probate Judge is not required to examine the proceedings and testimony. Section three has reference, I think, to the proceedings upon the trial before the justice. I am of opinion, also, that no approval, by the Circuit or Probate Judge, is necessary under act No. 218 of the public acts of 1889.

Very truly yours,

B. W. HUSTON,
Attorney General.
Per JAY P. LEE,
Assistant.

Department of State.—Certain Rules in.

Under section 5345 of Howell's Statutes, the rule established by the Department of State requiring that certificates of assignment in certain cases should comply with the statutory provision relative to deeds executed in other states or territories is a reasonable one, and should be complied with.

Lansing, Mich., Aug. 20, 1890.

HON. FRANCIS B. EGAN, *Dep. Sec. of State, Lansing, Mich.:*

DEAR SIR—I have examined the matter submitted to me by yourself and Hon. O. M. Barnes, in relation to the sufficiency of certificates of Cyrus W. Neal, attached to the acknowledgment of Rosetta M. Brown and Mary E. Brown, taken before Wm. H. Irvine in the state of Indiana, upon the assignment of State building land certificate No. 14,647, and will say that, in view of section 5345 of Howell's Statutes, in my opinion the rule established by the department, requiring the certificate to comply with the statutory provision in relation to deeds executed in other states or territories, is a reasonable one, and that where such certificate can be obtained it ought to be required.

Very truly yours,

B. W. HUSTON,
Attorney General.
Per JAY P. LEE,
Assistant.

Articles of Association.—Filing.—Capital Stock.

The Secretary of State is not authorized to allow the filing of articles of association of companies organized under act 35 of the laws of 1867, as amended, unless capital stock has been subscribed to the amount of \$25,000.

Lansing, Mich., Sept. 5, 1890.

HON. GILBERT R. OSMUN, *Sec. of State, Lansing, Mich.:*

DEAR SIR—I have just received your letter of the 4th inst., asking for a construction of sections 4 and 5 of act No. 35 of the public acts of 1867, being sections 3539 and 3540 of Howell's Statutes, and will say that in my opinion the Secretary of State is not authorized to allow the filing of the articles of association of a company formed under the act, unless capital

stock to the amount of \$25,000.00 has been subscribed as required by the proviso of section 4. It was manifestly the intention of the Legislature, by the addition of the proviso in 1869, to require a capital stock of, at least, \$25,000.00, and I think it must be held that section 5, in so far as it conflicts with the proviso of section 4, was amended by implication.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant.

Sufficiency of Affidavit.—Prosecuting Attorney.—Warrants.

An affidavit is not sufficient to authorize an investigation against a prosecuting attorney for refusing to issue a warrant, when it names no one for whom a warrant was requested, or fails to show that an offense had been committed.

Lansing, Mich., Sept. 23, 1890.

HON. CYRUS G. LUCE, *Governor, Lansing, Mich.:*

DEAR SIR—I have had under consideration the letter of Mr. F. L. Lord of Coldwater and the accompanying charges against Wm. E. Ware, prosecuting attorney of Branch county, submitted to me for an opinion as to the sufficiency of the charges and the propriety of an investigation. Mr. Ware is charged with a willful neglect of duty in refusing to authorize the issuing of a warrant. The affidavits name no one against whom a warrant was requested nor do they show that any offense has been committed by any one. The affidavits, upon which the Prosecuting Attorney reached his decision, show, if true, an arrangement between Clare and Hunt to deceive Messrs. Lord and Grosse as to the soundness of a horse, but the affidavits do not show that either Lord or Grosse was deceived.

The charges not only lack entirely the element of certainty required by the decisions of our Court in such cases, but they show that the decision of the prosecutor was the only proper one for him to make upon the facts submitted.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant.

Articles of Association.—Filing of.

"Michigan Auxiliary Fire Alarm Company's" articles of association not entitled to filing under the manufacturing law of this State.

Lansing, Oct. 6, 1890.

HON. GILBERT R. OSMUN, *Sec'y of State, Lansing, Mich.:*

DEAR SIR—I have before me your letter asking whether or not the articles of association of the "Michigan Auxiliary Fire Alarm Company" are entitled to filing under the manufacturing law of this State.

The purposes of the corporation as set out in article two, are as follows:

To acquire the right to manufacture, sell, introduce and operate the Gamewell Fire Alarm under patents owned by the Gamewell Auxiliary Fire Alarm Company in and throughout the State of Michigan, and to engage in the business of manufacturing, buying and selling the Gamewell Auxiliary Fire Alarm and introducing the Gamewell Auxiliary Fire Alarm system throughout the State of Michigan, and also to engage in the manufacturing of buying and selling and introducing throughout the State of Michigan, fire alarm apparatus of all kinds.

After consideration of the statute and the purposes above enumerated, I am satisfied that it is not competent for a corporation organized under the manufacturing law of this State to engage in the operation of the fire alarm, which this company purposes to manufacture. That the company can manufacture and sell fire alarm, and put it in ready to be operated, I have no question; but I am satisfied, as above stated, that the operation of the alarm after once put in, is beyond the scope of the statute, and that therefore, the articles ought to be rejected.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant.

Highway Commissioner.—Civil Liability.—Prosecuting Attorney.

Where a highway commissioner has awarded certain persons road work to be done under contract, there being lower bids for the same improvements, he might render himself liable on his bond, but not to a criminal prosecution, and a prosecuting attorney properly refuses to take any action in the matter.

Lansing, Oct. 7, 1890.

HON. CYRUS G. LUCE, *Governor, Lansing, Mich.:*

DEAR SIR—I have had under consideration your reference of Oct. 2d, comprising a letter of T. P. Calkins, letters of Allen F. Rees, prosecuting attorney of Houghton county, and affidavits of Duncan McKinnon, Grant C. Birmingham and Wm. Angood in relation to the neglect of duty of the prosecuting attorney of Houghton county in refusing to take action, where the township board of Duncan township has illegally paid for certain services, and in refusing also to take action on behalf of the township, where the highway commissioner of said township has awarded to certain persons road work to be done under contract, where there were lower bids for the same improvements.

After a consideration of the facts set forth in the papers handed me, I am of the opinion that the position of the prosecuting attorney is correct, and that no official duty devolves upon him to take action in the premises. I am not able to find that the act of the commissioner complained of, is one which subjects him to any criminal prosecution, though he would doubtless be liable upon his bond for not faithfully performing the duties of his office, if the facts stated in the affidavit are true.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant.

Policemen.—Collection of Charges.

A private individual or corporation cannot furnish a policeman to watch property, and then collect the same from the township, although the township might authorize the employment of such policeman.

Lansing, Mich., Oct. 7, 1890.

JOHN J. MCCARTHY, Esq., *Prosecuting Attorney, Mio, Mich.:*

DEAR SIR—Your letter of September was received some days ago, but owing to the fact that the Attorney General was not here, and that I wished to confer with him before answering it, the answer has been delayed until now.

After a careful consideration of the question, and an examination of the case of Peninsular Iron Co. vs. Crystal Falls, 60 Mich., 512, we are of the opinion that the company is not entitled to compensation for money paid to the policemen. We think it likely that if the township saw fit to furnish a policeman, such action would be sustained by the Supreme Court, but we do not think that a private individual or the company could furnish a policeman, and then collect from the board or township, the pay, whatever amount they saw fit to pay for such services.

Very truly yours,

JAY P. LEE,

Assistant to Attorney General.

Booths.—Construction of.

Under act No. 263, public acts of 1889, the construction of booths in townships where the number of voters is less than one hundred is discretionary with the township board, and cannot be demanded in case the officers decide not to require them.

Lansing, Mich., Oct. 13, 1890.

WM. D. TOTTEN, Esq., *Prosecuting Attorney, Kalkaska, Mich.:*

DEAR SIR—Your letter of the 11th inst. asking a construction of section 20, act No. 263, public acts of 1889, is just received, and in reply will say that, in my opinion, the question of construction of booths in townships where the number of voters of is less than one hundred, is discretionary with the township board and officers whose duty it is to designate and prescribe the place of holding elections, and that booths cannot be demanded in case the officers decide not to require them.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant to Attorney General.

Railroad Depot.—Removal of.—Railroad Commissioner.

A railroad company may move its depot, provided the village or community is not deprived of the facilities afforded by the company, and the Railroad Commissioner has no power to compel said company to restore it within the village limits.

Lansing, Nov. 11, 1890.

HON. JOHN T. RICH, *Commissioner of Railroads, Lansing, Mich.:*

DEAR SIR—I have had under consideration the petition referred with

your communication of the 6th inst., in relation to the corporate duties of the Toledo, Ann Arbor & North Michigan Railroad Company toward the village of St. Louis.

The petition sets up that the company constructed its line to the village of St. Louis, and erected its passenger depot within the village; that the construction of the road to St. Louis was brought about by certain aid notes from the citizens along the line, which notes have been duly paid. After the construction of the passenger depot within the village the company moved its passenger depot to a point some half a mile outside the village limits.

The communication refers to section 46 of act No. 174 of the laws of 1883 and act No. 275 of the laws of 1887 as defining the powers of the Commissioner in the premises. These sections are sections 84, 280 and 281 of the compilation made by you in 1889. From an examination of these sections I am unable to find that the Commissioner has any power to compel the company to restore its passenger depot within the village limits. The only authority given to the Commissioner by these sections is under section 281, and the authority given is to institute proceedings to recover a penalty, provided the facts are such as to warrant proceedings upon the part of the Commissioner. I am not satisfied from an examination of the facts contained in the communication that they are such as would authorize the Commissioner to act in the matter. I think under certain circumstances it would be perfectly proper for a railroad company to move its depot from one place to another, provided the city, village or community is not deprived of the facilities afforded by the company. I do not think that the statute was designed to prevent a company from making such subsequent arrangements as would operate to its convenience, if the arrangements so made did not interfere essentially with the convenience of the community, and, as intimated above, I cannot say from the facts submitted to you that the action of the company in this case is such an interference.

Yours very truly,

B. W. HUSTON,
Attorney General.
Per JAY P. LEE,
Assistant.

Mistake in Issuing Patent.—Correction.

Upon a proper showing that a mistake was made in the name of an applicant in issuing a patent, another patent may issue to correct the mistake.

Lansing, Nov. 11, 1890.

HON. FRANCIS B. EGAN, *Deputy Secretary of State, Lansing, Mich.:*

DEAR SIR—I have had under consideration your letter of Oct. 30th, which, however, was delivered at this office Nov. 8th, asking whether or not a patent should issue upon the corrected certificate No. 23392 to correct a patent previously issued to one E. Woodford by mistake, instead of T. Woodford, and will say that in my opinion the patent may be issued. The showing seems to be clearly made that there was a mistake in the name of the applicant for the first certificate and patent, and I can see no reason why, upon a sufficient showing of error, the mistake may not be corrected by the departments.

It would not be improper to insert in the patent a statement of the fact that the patent is issued to correct a patent previously issued, mentioning the date of the issuing of the former patent.

I think it would be proper to issue the patent to Mr. Sparrow, the applicant, he having acquired all the rights and interest of the party to whom the patent should have been issued in the first instance.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant.

Proceedings to Recover Penalties.

This regards the authority of the Attorney General or Prosecuting Attorney of Gratiot county to institute proceedings in the name of the People for the recovery of certain penalties against the Toledo, Ann Arbor & North Michigan Railway Company.

Lansing, Nov. 14, 1890.

HON. JOHN T. RICH, *Commissioner of Railroads, Lansing, Mich.:*

DEAR SIR—I have had under consideration the petition, referred with your communication of the 6th inst, in relation to the corporate duties of the Toledo, Ann Arbor & North Michigan Railroad Company toward the village of St. Louis, in connection with your oral statements of the facts in regard to the local aid furnished by the property owners in the village of St. Louis to the effect that the local aid was subscribed with the understanding that the passenger depot was to be at the point where it was first located within the limits of the village of St. Louis.

If the facts and circumstances are as you seem to think them to be by your oral statements you have the authority, in my opinion, under section 281 of the compilation of the general railroad laws, to call upon the Attorney General or the Prosecuting Attorney of Gratiot county to institute proceedings in the name of the people of the State of Michigan for the recovery of the penalty specified in section 46 of the same compilation, and to compel the restoration of the track of the company so abandoned, and the reopening for business of the station where it was located in the first instance.

Yours very truly,

B. W. HUSTON,

Attorney General.

Board of State Canvassers.—Canvassing of Votes by.

This regards the canvassing of votes for Allen C. Adsit by the Board of State Canvassers. The question was decided by the Supreme Court in *Adsit vs. Board of State Canvassers*, 48 N. W. R. 31.

Lansing, Nov. 26, 1890.

HON. GILBERT R. OSMUN, *Secretary of State, Lansing, Mich.:*

MY DEAR SIR—I have had under consideration the question submitted to me by yourself as to whether the Board of State Canvassers should can-

vass the votes cast for Allen C. Adsit for Judge of the Circuit Court for the 17th Judicial Circuit at the last general election, and will say that in my opinion the board ought to refuse to canvass the votes for two reasons:

First, Because no notice of any such election was given by the Secretary of State;

Second, Because there was no law authorizing such an election.

I suggest to you that the record of the vote as returned to the Secretary of State should be filed in the office that it may be had in case of litigation.

Very truly yours,

B. W. HUSTON,

Attorney General.

Per JAY P. LEE,

Assistant to Attorney General.

Insurance policies.—Contract of insurance.—Enforcement of.

Certain provisions in the policies issued by the American Casualty Insurance and Security Company, of Baltimore, Md., unauthorized by the charter, and the contract of insurance could not be enforced in the courts of this State, for the reason that the employer, except in cases where he was *liable* for the injury of the employé, would have no insurable interest.

Lansing, Dec. 11, 1890.

HON. HENRY S. RAYMOND, *Commissioner of Insurance, Lansing, Mich.:*

DEAR SIR—I have had under consideration your letter of the 5th inst., asking for an opinion as to the legality of the second and third items of the contract of insurance of the American Casualty Insurance and Security Company, of Baltimore, Maryland, and whether the terms of the contract can be enforced in the courts in this State.

I have examined the copy of the charter of the company on file in your office and the statute, Act No. 237 of the Public Acts of 1881 as amended by the act of 1887, by the provisions of which the company is authorized to do business in this State, and am satisfied that the provisions of the policy referred to are not authorized by the charter of the company. The only provision of the charter of the company authorizing insurance of this nature is as follows: "To make insurance against the *liability* of employers or others for injuries to their employes or to others." This does not authorize insurance against claims against the employer regardless of the nature of the accident whether or not it was of such nature that the employer would be *liable* for the injury. I think items four and five are open to the same objection.

Aside from the lack of authority contained in the charter of the company to make such insurance, I believe that such contract of insurance could not be enforced in the courts in this State for the reason that the employer, except in cases where he was *liable* for the injury to the employé, would have no insurable interest. The tendency of such insurance would be to make the employer careless of the lives and safety of his employes, and would be manifestly against public policy.

Yours very truly,

JAY P. LEE,

Assistant to Attorney General.

Township Officers Guide.—Compilation of.

The compilation of the "Township Officers Guide" does not fall within the duties of the Secretary of State, and he had the power to contract for the work, and the State would be liable for the payment of the same when performed.

Lansing, Dec. 30, 1890.

HON. FRANCIS B. EGAN, *Dep. Sec. of State, Lansing, Mich.:*

DEAR SIR—I do not think the compilation of the "Township Officers Guide," provided for by act No. 197 of the public acts of 1889, falls within the usual and ordinary duties of the Secretary of State. It does not seem possible that the Legislature expected him to do the work personally, neither is it reasonable to suppose any clerk in his office would be a suitable person to perform this work.

I am of the opinion that the Secretary of State had the power to contract for the work, and the State would be liable for the payment of the same when performed; and that a claim for a reasonable compensation ought to be allowed by the Board of State Auditors.

Very truly yours,
B. W. HUSTON,
Attorney General.

Selection of newspaper.—Revocation of selection.

The Auditor General has authority to revoke any selection that he or his predecessor may have made as to the paper that should publish the petition, notice of hearing, etc., in delinquent tax matters under the law of 1889.

Lansing, January 2, 1891.

HON. GEORGE W. STONE, *Auditor General:*

In reply to your question, "Has the Auditor General authority after he, or his predecessor, has selected a paper in which to publish a copy of petition, notice, etc. (as provided in section 54 of act No. 195, of Public Acts of 1889), and sent out copy and notice to such paper, to revoke such selection?" I have the honor to reply that I have carefully examined the provisions of the act, and am of the opinion that you possess the authority at any time, when you deem it expedient or for the interests of the State, to revoke any selection that you or your predecessor may have made as to the paper that should publish the petition, notice of hearing, etc., before the publication has commenced, *provided*, sufficient time shall elapse before the next term of the Circuit Court held in the county where said selection is revoked, to give four weeks notice of the hearing, after the order is changed, and prior to the first Monday of the following May.

The publication must be once in each week for four successive weeks, and the sale is to take place on the first Monday of May; hence, the notice of hearing must be for some term of the Court that occurs, or is in session, four weeks after the notice of hearing is given, and prior to the first Monday in May following.

In case there is no term of circuit court at which the notice could be given, after the selection was revoked, you understand to revoke the order would necessarily postpone the sale. Just what effect this might have, it is unnecessary for me at this time to determine.

You have all the powers to act in the premises that your predecessor

would have had, had he continued in office, and at least, within the limits above given. You have perfect authority to make such orders, and revoke such selections, as you may deem expedient, and for the interests of the State.

Yours very truly,
A. A. ELLIS,
Attorney General.

Public Records.—Inspection.

The Auditor General has a legal right to answer any questions relating to any public records in his office, even if the persons inquiring have no special interest therein.

Laings, Jan. 7, 1891.

HON. GEORGE W. STONE, *Auditor General:*

DEAR SIR—In reply to your question as to what information you are justified in giving to persons making inquiries at your office concerning State business, I would reply: It was formerly held by our Supreme Court that the special interest the person had in the subject inquired about, governs his right to information, and that no person had a right, solely from curiosity, to inquire of a public officer concerning the contents of the records in his office.

In the case of *Burton vs. Tuite*, 44 N. W. 285, the Supreme Court clearly overrule the doctrine of former cases. Among other things, Judge Morse says: "I do not think that any common law ever obtained in this free government that would deny to the people thereof the right of free access to, and public inspection of, public records. They have an interest always in such records, and I know of no law, written or unwritten, that provides that, before an inspection or examination of a public record is made, the citizen who wishes to make it must show some special interest in such record. I have a right, if I see fit, to examine the title of my neighbor's property, whether or not I have any interest in it, or intend ever to have. I also have the right to examine any title I see fit, recorded in the public offices, for purpose of selling such information, if I desire. No one has ever disputed the right of a lawyer to enter the Register's office, and examine the title of his client to land as recorded, or the title of the opponent of his client, and to charge his client for the information so obtained. This is done for private gain as the part of the lawyer's daily business, and by means of which, with other labors, he earns his bread."

This decision was on a special statute concerning county records, but the court goes further and overrules the case of *Webber vs. Townley*, 43 Mich., as to the common law doctrine.

Based on the above opinion of the Supreme Court of this State, it is my opinion that a State officer would be justified in giving information concerning any public records in his possession.

Respectfully,
A. A. ELLIS,
Attorney General.

Erection of Fish Shutes.—Expense of.

Counties are not chargeable with the expense of the erection and maintenance of fish shutes or ladders, but are chargeable only with the expense incurred in *causing* the erection of such shutes or ladders. The supervisor has no authority to construct these shutes or ladders himself.

Lansing, Jan. 8, 1891.

JAS. A. PARKINSON, *Prosecuting Attorney, Jackson, Mich.:*

DEAR SIR—In reply to your question concerning the construction of act No. 117 of Session Laws of 1883, as to whether the county, under this amendment, would be chargeable with the expense of the erection and maintenance of fish shutes or ladders; I would say that I do not understand that section 7, as amended, contemplates any such change in the law. When this section, as amended, is read in connection with section 5 (section 2153 of Howell's Statutes), it is clear that the expense referred to in section 7 as amended, relates only to the expense incurred in *causing* the owners to erect these shutes or ladders.

Section 5 makes it the duty of the owners or occupants to "cause to be erected" and "all such shutes or fish ladders shall be maintained and kept in good repair by the owners or occupants."

Section 7 as amended does not give the supervisor any authority to construct the shutes or ladders himself. There are only two things he can do:

First, "Upon the approval of the board he shall cause to be constructed by the owner of said dam a fish shute or ladder as provided by the terms of the act;"

Second, He can prosecute in all cases where the law is not complied with. The law makes no provision for the supervisor to put the construction of these fish shutes into other hands, if the owner refuses or neglects to act, and expressly confines the right to prosecute for failure.

The phrase "the expense thereof," after the duty fixed of causing the owner to construct, I think refers to the expense incurred in performing that duty, and as "inspector of dams," and has no reference to the expense of the shute or ladder itself.

Respectfully,

A. A. ELLIS,

Attorney General.

Lieutenant Governor.—Vote in Case of Tie.

The Lieutenant Governor can vote, when presiding, in all cases where there is an equal division, on all questions excepting bills and joint resolutions.

Lansing, Jan. 15, 1891.

HON. JOHN STRONG, *Lieutenant Governor:*

DEAR SIR—Your favor, by the Secretary of the Senate, requesting an opinion concerning the meaning of section 14, article 5, constitution, as to whether the right of the Lieutenant Governor to vote in case of a tie, is confined to times when the Senate is in committee of the whole, or applies in other cases, is received.

Article 5, section 14, provides, "The Lieutenant Governor shall, by virtue of his office, be President of the Senate. In committee of the

whole he may debate all questions and when there is an equal division, he shall give the casting vote."

Article 4, section 19, provides, "No bill or joint resolution shall become a law without the concurrence of a majority of all the members elect to each house."

To allow the Lieutenant Governor to vote in case of a tie on the passage of a bill or joint resolution, would not get such a majority as is provided by the constitution, as the Lieutenant Governor is not one of the members elect provided for by this section.

Article 4, section 2, provides that "The Senate shall consist of thirty-two members." The Lieutenant Governor has only such right to vote as given by the constitution.

The question really is, does the section 14 of article 5 apply to all questions on which there is a tie, excepting those mentioned in section 19 of article 4? Or does it apply only to an equal division in committee of the whole?

Usually in committee of the whole, a member is in the chair, and for what good reason could the clause be placed in the constitution to apply only in committee of the whole? If this clause applies only to the committee of the whole, with a literal construction, the Lieutenant Governor could vote in committee of the whole, in case of tie, whether he was in the chair or not. The clause certainly does not mean that the Lieutenant Governor can vote in committee of the whole in case of a tie, whether he is in the chair or not; such a proceeding in parliamentary practice is without any precedent. If the framers of the constitution intended to limit the right to vote simply to the committee of the whole, and thus to limit the authority of the President of the Senate far beyond the usual limit of the powers of such officers, it seems reasonable to conclude that the framers of the constitution would have made a clear statement of their intention.

Taking all the provisions together that apply to this matter, it is my opinion that the Lieutenant Governor can vote, when presiding, in all cases where there is an equal division on all questions, excepting bills and joint resolutions.

Very respectfully,

A. A. ELLIS,
Attorney General.

Expenses of Legislative Committees.—Duty of Presiding Officers.

Legislative committees, appointed to visit State institutions, are entitled only to actual expenses in addition to their usual fees. If the expenses are to be paid without a vote, the presiding officer has a right, and it is his duty to ascertain the actual expenses of members of committees.

Lansing, Jan. 24, 1891.

HON. JOHN STRONG, *Lieutenant Governor:*

DEAR SIR—I have examined the law relative to the question submitted by you.

It is my opinion that members of legislative committees, appointed to visit State institutions, are entitled to receive, in addition to their usual fees, their "actual expenses incurred for travel." (Sec. 67, Howell's Stat-

utes.) This would include transportation and their hotel expenses actually paid.

If it cost a member nothing for transportation, and nothing for his hotel expenses, he would not be entitled legally to anything in addition to his usual fees as a legislator. If a man travels free and is entertained free, he has no "actual expenses incurred for travel," and is not entitled to any expense money.

If their expenses are to be paid without any vote of the Senate and simply on your certificate, (Sec. 66 and 67, Howell's Statutes), you have a right, and it is also your duty to ascertain what the actual expense is of each member of visiting committees from the Senate, incurred for travel, before you certify to such expense.

Yours respectfully,
A. A. ELLIS,
Attorney General.

Fees of Prosecuting Attorneys.—Mandamus Cases in Supreme Court.

Act No. 72 of the public acts of 1887 may apply to the questions involved in criminal cases removed to the Supreme Court by *mandamus*, and bills of prosecuting attorneys for services rendered in such cases may be allowed by the Board of State Auditors.

Lansing, Jan. 27, 1891.

To the Board of State Auditors:

GENTLEMEN—The bill of John E. Foley, prosecuting attorney of Calhoun county, has been referred to me by the clerk of your board for an official opinion as to whether or not the same is a legal claim against the State of Michigan.

The only question in this case is: Does act No. 72 of the public acts of 1887 apply when a criminal case, or the questions involved in a criminal case, are removed to the Supreme Court by *mandamus*.

Said act provides as follows: "That in all criminal proceedings removed to the Supreme Court, by appeal or otherwise, it shall be the duty of the prosecuting attorney of the county from whence any cause is so removed, to appear on behalf of the People therein, etc." The act further provides that the prosecuting attorney for such services shall have a "reasonable compensation, including his expense in travel," to be determined by the Board of State Auditors.

In the case in which Mr. Foley presents this bill, a criminal case was pending in the Circuit Court for Calhoun county. The defendant in that suit, by his attorney, made a motion to quash the information, which motion was denied by Judge Hooker. As the motion was denied, the defendant, by his attorney, came to the Supreme Court and asked said Court to grant a writ of *mandamus* to compel Judge Hooker to quash the information, or in other words, to grant defendant's motion. If the Court granted this writ the criminal case would be thrown out of court.

The proceeding by the Supreme Court, although in form against the Circuit Judge, is in fact a step in the criminal case, and the decision of the Supreme Court will either affirm a decision made by the Circuit Judge, or it will compel him to reverse it and discharge the respondent.

The Supreme Court is an appellate court, and has a right to bring before

it the proceedings of an inferior court by any appropriate writ. *Mandamus* is the appropriate remedy in a case like the one under consideration. If the defendant was entitled to his discharge, he was entitled to speedy relief.

Tawas, etc., R. R. vs. Iosco County Circuit Judge, 44 Mich., 471.

In the case of the People *ex rel.* Barrett vs. Bacon, 18 Mich., 247, the Supreme Court said: "When a *mandamus* issues to direct the action of a legal tribunal, proceeding in the course of justice, it is an exercise of supervisory judicial control, and is in the nature of an *appellate action*." So in this case, the action of the Supreme Court in granting an order against the court, was to all intents an appeal of an order that went to the very foundation of the criminal case. It brought all there was in the criminal case before the Supreme Court.

The statute under consideration provides not only for "cases" but "proceedings" that come to the Supreme Court, not only by appeal, but by "appeal or otherwise."

I am clearly of the opinion that the Legislature intended by this act to give the Attorney General the assistance of the Prosecuting Attorney in all criminal proceedings, which are steps in criminal cases commenced in the several courts.

I cannot see any difference between the principles in this case and that decided by the Supreme Court in the case of George P. Hopkins vs. the Board of State Auditors. The case was decided in 1890. No opinion was filed.

In the above case the relator was Prosecuting Attorney of Kalamazoo county; one Henry Franklin had been convicted in the Kalamazoo Circuit Court, and sentenced to the State Prison at Jackson.

Afterwards Franklin sued out a writ of *habeas corpus* in the Supreme Court; the relator, George P. Hopkins, as Prosecuting Attorney for Kalamazoo county, appeared in the Supreme Court and assisted the Attorney General; afterwards Hopkins presented his bill under act No. 72 to the Board of State Auditors. They disallowed his bill, solely on the ground that it did not come within the provisions of that act; and Hopkins applied to the Supreme Court for a writ of *mandamus* against the Board, and the writ was granted by the Supreme Court against the Board of State Auditors.

It is very unusual for the Supreme Court to interfere with the Board of State Auditors, and it is at least fair to presume that the Court found that the relator had a clear legal right, and that it was the duty of the Board to audit the claim, or they certainly would not have granted the writ.

In my judgment it is clear that by the words, "by appeal or otherwise," the Legislature intended to include proceedings of this class, and that the account of John E. Foley should be audited by your honorable Board.

Yours very truly,

A. A. ELLIS,

Attorney General.

Judge of Probate.—Increase of Salary.

Under sections 9012 and 9013 of Howell's Statutes, the Judge of Probate is entitled to increased pay on and after June 2, 1890.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, Jan. 29, 1891.

FLOYD L. POST, Esq., *Prosecuting Attorney, Midland, Mich.:*

DEAR SIR—Your favor asking for my opinion as to the time when the Judge of Probate would be entitled to increased pay under sections 9012 and 9013 of Howell's Statutes, by reason of increase in the population, is received.

Section 9012 of Howell's Statutes provides, among other things, that "the amount of such salary to be paid to the Judge of Probate of the several counties shall be based upon and determined by the population of the respective counties as shown by each succeeding national or state census."

Section 9013 of Howell's Statutes gives the basis of computation. Chapter 319 of the U. S. Statutes of 1888-9, Sec. 1, page 760, provides "That a census of the population * * * shall be taken as of the date of June 1, 1890," and section 19 of the same chapter provides "That the enumeration required by this act shall commence on the first Monday of June, 1890, and be taken as of that date."

Under the U. S. Statutes above cited the population will be returned as Monday, June 2, 1890, and it is from that date that the Judge of Probate will be entitled to compute his compensation.

Inquiry at the Secretary of State's office today revealed the fact that no official count of your county has yet been furnished to the State. A letter was shown me from the Census Bureau to the Secretary of State, stating that "The final official count of Michigan by counties will be available in a short time, and as soon as these figures are compiled, I shall report the same." I call your attention to this so that you may not take any action on non-official papers.

Respectfully,
A. A. ELLIS,
Attorney General.

Liquor law.—Bond to protect public.—Domestic wine.—Restrictions on sale.

The object of the bond required by section 8, act No. 313 of the laws of 1887, is to protect the public against the unlawful sale of liquor, and to secure payment in case of injury or loss; and persons who raise grapes and manufacture them into wine and then sell to every one who will buy, should give bonds. Such persons would be guilty of a violation of the law if they sold to minors and to other persons named in the prohibited class in section 13.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, Jan. 29, 1891.

ALEX. MCKERCHER, *Prosecuting Attorney, Leland, Mich.:*

DEAR SIR—Your favor, asking for my opinion on a legal proposition, is received. I cannot better state the question than repeat what you say in your letter, as follows: "We have in this county quite a number of peo-

ple who raise grapes on a large scale. When they are unable to sell to advantage, they manufacture them into wine, and then sell to every one who will buy. This practice causes drunkenness and disturbance; the people generally supposing that the liquor law authorizes the sale and manufacture of cider and wine from fruit grown in this State, because section 2, act 313, laws of 1887, exempts them from the payment of the tax."

The questions are these: "Does not this law require these people to give the usual bond, and are they not restricted by the act, and to what extent?"

Section 8 of act 313 of the public acts of 1887, provides among other things: "Every person engaged in the sale of any spirituous, malt, brewed, fermented or vinous liquors, except druggists, shall, before commencing such business * * * * make, execute and deliver to the county treasurer * * * a bond, the sufficiency of which shall be determined by the township board of the township, the council * * * of the village or city in which such business is proposed to be carried on, to the people of the State of Michigan." Conditioned, "That he will not directly or indirectly, by himself, his clerk, agent or servant, at any time sell, furnish, give or deliver any spirituous, malt, brewed, fermented or vinous liquors * * * to a minor, nor to any adult person whatever, who is at the time intoxicated, nor any Indian, nor a person of Indian descent, nor to any person when forbidden in writing so to do * * * and that he will pay all damages, actual or exemplary, that may be adjudged to any person or persons for injuries inflicted on him or them, either in person or property, or means of support or otherwise by reason of his selling, furnishing, giving or delivering any such liquors."

The object of this bond is to protect the public against the unlawful sale of liquor, and to secure payment in case of injury or loss. The principal and sureties are both liable.

Prior to 1887, the liquor law providing for tax, and the law providing for bonds, was in two separate acts. The law of 1887 attempts to combine both of these features of the law. Section 2 divides the dealers in all kinds of liquors, including wine, in two classes, wholesale and retail. All persons who sell or offer for sale in quantities of more than three gallons, or more than one dozen quart bottles at one time, to any person or persons, are wholesale dealers; and retail dealers are those who sell by the drink, or in smaller quantities than those above given.

Two questions are submitted:

First, Does section 8 apply only to those who have started in the business as a business? It provides that, "before commencing such business," he shall give a bond.

It will be seen that section 8 of act No. 313 of the public acts of 1887, is almost an exact copy, so far as these provisions are concerned, of section 9 of act 259 of the public acts of 1881, and in the case of *People vs. Kropp*, 52 Mich. 582, the court held that "Selling a pint of liquor in a single instance without having given the bond required of liquor sellers is a violation of Howell's Statutes, Sec. 2270, whatever be the intent of the offender as to going into the business of liquor selling." This case would appear to be an adjudication of the point; but subsequently the court held in the case of *Wildemarth vs. Cole*, 77 Mich. 483, where it was sought to show that a sale of liquors was void, because made by the sheriff when no tax was paid or bond given, that "A sheriff, in making a sale

of intoxicating liquors under an execution, is not 'engaged in the business of selling intoxicating liquors' within either the letter or the spirit of the liquor law of this State."

These cases are not quite in harmony, as the latter puts it on the theory that he is "not in business within the letter or spirit of the law," and the former holds that if he sold, he was guilty, and it was immaterial whether he was in the "business" or not.

Under the statement of facts, the parties who sell wine to "everyone who will buy" come within both the spirit and letter of the law, and in my opinion are required to give bonds as is provided in section 8.

See also *People vs. Foster*, 64 Mich., 715.

Section 13 makes it unlawful to sell to minors, intoxicated persons, persons in the habit of getting intoxicated, and to Indians, and persons of Indian descent. And the intention clearly is to protect those persons from the hurtful influence of such beverages.

The liquor sold to a person of any of this class would injure such person just as much if furnished by a person who sold and furnished occasionally, as though furnished by one whose avowed business was the sale of intoxicating liquors; and would be just as clearly a violation of the spirit of the law.

I therefore conclude that any person who sells wine, as stated in the facts in this case, to any of the prohibited classes named in section 13, would be guilty of violating the law.

Respectfully,

A. A. ELLIS,

Attorney General.

Justices of the Peace.—Jurisdiction.—Order of Prosecuting Attorney.

Justices of the peace are not deprived of jurisdiction by issuing process in criminal cases before securing an order from the prosecuting attorney or taking security for costs.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, Jan. 30, 1891.

H. A. SANFORD, *Prosecuting Attorney, Mt. Pleasant, Mich.:*

DEAR SIR—Your favor received, asking whether, in my opinion, a conviction in justice court was good when no security for costs or order from prosecuting attorney was given as required by section 7135 a of Howell's Statutes in cases not excepted in the section, and whether defendant could be legally imprisoned in county jail.

In the case of *People vs. Griswold*, 64 Mich. 723, the court say, "While an omission to secure an order from the prosecuting attorney before issuing process in criminal cases might subject the magistrate to censure, and possibly, in some cases, to pecuniary injury and financial embarrassment, it was never intended to deprive the court of jurisdiction in any case; and whether the complaining party has given to the people security for costs in the case is a subject in which the respondent is not especially interested, and, if the people are satisfied to prosecute without such security, there is no reason why he should complain.

It would seem as though the construction by the Supreme Court as above

cited, clearly holds that the justice had jurisdiction, and the papers and proceedings being otherwise regular, it follows certainly that the party convicted could be punished in any manner provided by law, and if the law provided for imprisonment in the county jail, defendant could be so punished.

Yours truly,

A. A. ELLIS,
Attorney General.

Election Ballots.—Tickets, how Printed.—General Elections.—Township Meetings.

The ticket for Supreme Court judges and regents must be printed under the supervision of the Secretary of State. A spring election at which a Justice of the Supreme Court is elected, is a general election. The constitution provides for a "township meeting" and a "general election."

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, February 4, 1891.

LAWSON C. HOLDEN, Esq., *City Attorney of Saginaw:*

DEAR SIR—Your letter of January 26, asking me to advise you soon "whether the names of our candidates for Supreme Judges and regents must be on the same slip or ballot with the ward constables," is received.

Inasmuch as the same question has been asked by different township officers, as well as officers of the various cities of the State, in replying to you I desire my answer to cover the several townships in the State, as well as the wards in the several cities; and in this way let my answer to you be used as an answer to the various persons who are asking for my opinion concerning this matter.

The title of act No. 263 of the session laws of 1889 reads as follows: "An act to prescribe the manner of conducting, and to prevent fraud and deception at the general elections in this State."

Under the present law of the State of Michigan we have a biennial fall election which is denominated a general election. Section 137 of Howell's Statutes provides "that a general election shall be held in the several townships and wards of this State on the Tuesday succeeding the first Monday of November in the year 1852, and on the Tuesday succeeding the first Monday of November every second year thereafter, at which there shall be elected so many of the following officers as are to be chosen in such years respectively, that is to say, a Governor, Lieutenant Governor, Secretary of State, State Treasurer, Auditor General, Attorney General, Superintendent of Public Instruction, Commissioner of State Land Office, members of the State board of education, electors of president and vice-president of the United States, representatives in congress, senators and representatives in the State Legislature and the following county officers, viz.: Judges of probate, sheriff, clerk, treasurer, register of deeds, prosecuting attorney and such other officers as may by law be required to be elected at such general election."

Section 252 of Howell's Statutes provides "that a general election shall be held in the several townships and wards of this State on the first Monday in April, in the year 1863, and on the first Monday in April in every second year thereafter, for the election of regents of the University, who

shall enter on the duties of their office on the first day of January next succeeding their election."

Section 6383 provides, "A general election shall be held in the several townships and wards of the State, on the first Monday in April, in the year 1857, and on the first Monday of April every second year thereafter, for the election of Judges or Justices of the Supreme Court."

It will be seen that the first section above cited, providing for a biennial fall election, not only makes it a general election, but expressly provides what officers shall be elected at such election.

Section 252 above quoted, provides for the first election in the year 1863 and every two years thereafter. Section 6383 provides for the first election on the first Monday in April, 1857, and on the first Monday of April every second year thereafter. These last two sections provide that a general election, in substance, for the election of regents and Judges of the Supreme Court, shall take place on and after the first Monday of April, 1863; and it will be observed that the two sections last above quoted not only provide for the general election every two years, but expressly provides what officers shall be elected at such general elections.

In the case of *Westinghausen vs. the People*, 44 Mich., 265, Judge Campbell enters into a learned discussion of what is understood by general election, and among other things says: "It will be seen from all this that under the constitution there was only one election which was ever referred to as a general election, and that the term was used as identical with the November election, which was previously annual, and thereby made biennial. That was the only election held simultaneously throughout all the State for officers to represent the whole State. At that election the Governor and all the State officers throughout all the State, and the senators and representatives in the State Legislature, except in the Upper Peninsula, were chosen. The only other elections referred to were the annual town meetings and the sexennial circuit elections for circuit judges and regents, in which the upper Upper Peninsula was separated from the rest of the State for judicial purposes, and attached to Wayne county for the election of a regent for the third circuit." Further on he says: "It is hardly necessary to say that subsequent legislation could not change the meaning or effect of any part of the constitution."

Speaking of the construction that should be given to the term "general election," Judge Campbell further says (44 Mich., 272), "a question arose in the Legislature of 1859 whether the election for Supreme Court Judges was not the next general election. The opinion of Mr. Howard, as Attorney General, was asked, and he reported his views at length, holding that the November election was the only one at which amendments could be voted on." House Journal 1859, p. 123. After a full consideration of the matter this view was adopted as correct, and all the amendments which have since been acted on have been submitted in the same way, until in 1875 the Legislature adopted and submitted for action in 1876, when it was ratified, a change which followed submission to the people either in the spring or fall, as should be determined." Public Acts 1875, p. 310.

The constitution, article 20, section 2, knows but one general election, and that is the biennial election held in the fall. And yet since the amendment to the constitution in 1876 there has been a popular idea, generally accepted by the people, that the election held in the spring at which Judges of the Supreme Court and regents of the University were elected, were general elections, at least so far as these officers were concerned.

And in the case of the Attorney General vs. Burch, decided the present term of the Supreme Court, Judge Morse, in delivering the opinion of the court, uses this language:

"Any spring election at which Justices of the Supreme Court and regents of the University are elected is necessarily also a general election, and is now so regarded."

Section 677 of Howell's Statutes provides: "The annual meeting of each township shall be held on the first Monday in April in each year, and at such meeting there shall be an election of the following officers: One supervisor, one township clerk, one treasurer, one school inspector, one commissioner of highways, so many justices of the peace as there are by law to be elected in the township, and so many constables as shall be ordered by the meeting, not exceeding four in number."

It will be seen that this section speaks of the meeting as "an annual meeting in each township."

Section 10 of said act 263, of 1889, provides that a ballot shall be sealed up in an envelope and filed with the county clerk ten days preceding the election.

Section 677 of Howell's Statutes, above quoted, provides, among other things, that at township meetings the electors shall elect "so many constables as shall be ordered by the meeting, not exceeding four in number."

This provision gives the voters a right at the township meeting to determine the number of constables; how the ticket, to be printed ten days previous, is to be filed with the county clerk?

Article two of the constitution, section one, provides for an annual township meeting on the first Monday of April, in each organized township, and provides for the election of "a supervisor, township clerk, commissioner of highways, township treasurer, school inspector, not exceeding four constables, and one overseer of highways for each highway district."

It will thus be seen that by the constitution of this State the town meeting is provided for, and the officers to be elected are severally mentioned.

Section 701 of Howell's Statutes provides: "At the election of officers required to be chosen by ballot at annual township meeting, the inspectors of election shall be the same as at the general election."

This section clearly makes a distinction between a township meeting and a general election. Otherwise the section would read, "Inspectors of election shall be the same as at the other general elections."

The title of act No. 263 only applies to "general elections in this State;" and, although the general election and the several local elections and township meetings may occur at the same time, and are conducted by the same officers, the law does not require the general ticket to contain the names of local officers.

The constitution provides both for a "general election" and a "township meeting," and when these occur on the same day, it is the duty of the officers, who act both as local officers of the township and as inspectors of the general election, to so discharge the several duties imposed upon them that the interests of the people at large, and the local interests of the township, shall be fully protected.

The ticket containing the name of the Supreme Court Judge and regents of the University, being a general ticket must be printed under the supervision of the Secretary of State.

And inasmuch as it has been the custom in this State for years to print the names of candidates for circuit judges on the State ticket under the

head of judicial ticket, I would recommend that in those circuits where circuit judges are to be elected the names of the nominees be furnished to the Secretary of State by the proper local parties, and that the Secretary of State be requested to print the name of such candidate on the State ticket under the head of judicial ticket, giving the number of the circuit.

All those provisions of act 263 of the session laws of 1889 must be carried into effect by the local officers concerning the State ticket, and the provisions concerning booths and the manner of voting should be observed, as near as may be, in voting any ticket at such election.

The inspectors at the general election being the same persons who have charge of the local elections, would have a right, and it would be their duty, to enforce the reasonable regulations of the general law as to the manner of voting the local ticket, for the purpose of protecting the good order and legality of the general ballot.

Sufficient ballot boxes should be provided for the various tickets, so that the general ticket may be put in one box, the local ticket in another, and if there should be other tickets, that they may be placed in their respective boxes.

Respectfully submitted,

A. A. ELLIS,

Attorney General.

Relief of Indigent Soldiers.—Authority of Clerk.—Disposition of Relief Fund.

Under act 193 of the session laws of 1889 the township clerk can pay only such sums for the relief of needy soldiers as are determined by the soldier's relief commission and the township board. Amounts awarded must be paid monthly. The fund must not be exhausted by the payment to any one soldier, simply because no other application is then on file.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, Feb. 21, 1891.

JAMES E. DURDEN, ESQ., *Keelersville, Mich.:*

DEAR SIR—Your favor asking my opinion concerning the manner of payment to soldiers out of the "Soldier's Relief Fund," and whether or not the township clerk can pay over to the only soldier in the township all of the money belonging to such fund, without orders from month to month from the soldier's relief commission, is duly received.

The law contemplates that the soldier's relief commission and the township board of the township shall meet together and determine who among the soldiers of such township as are reported as needy, are entitled to relief, and how much should be paid each month to each of such soldiers.

This finding of the amount to be paid each month is then filed with the township clerk. The statement of course thus prepared by the soldier's relief commission and the township board of the township, will show definitely the amount of money that each soldier on the list is entitled to draw from the soldier's relief fund. After the fund is raised, the township clerk without further order from anybody, is authorized to issue his warrant, or order, each month on the township treasurer for the amount due to each person as appears by the list furnished him by the soldier's relief commission and the township board.

The township clerk can pay only such sums as are named in such list, and must pay monthly.

He would not be authorized without direction by the soldier's relief commission and township board to pay over all of the money to any one person; and it is not the intention of the law that the money shall be paid faster than from month to month. By reference to section four of said act 193 of the session laws of 1889, it will be seen that the commission shall hear and determine all emergency petitions or claims for relief, and authorize the payment of the same if allowed. Claims are liable to be filed in any portion of the year; and I conclude from this that the statute does not contemplate that the relief commission and township board shall pay out all the money on hand at any one time, to any one soldier, simply because there are no other petitions then on file; but they should provide for the wants of the petitioner from time to time according to the best of their judgment, and as above stated. When they have once made an order as to the amount that shall be paid in each month, that order will remain in full force, and authorizes the clerk to issue his order on the treasurer during each following month in that year unless otherwise ordered by the soldier's relief commission and township board.

Very truly yours,

A. A. ELLIS,
Attorney General.

Salaries.—Right to Pay Officer de facto.—Remedy of Officer de jure.

Treasurers who are charged with the duty of paying official salaries have the right to rely upon the apparent title of an officer *de facto*, and cannot withhold payment of salary to such officer when demanded, even though notice to that effect is served on him by the officer *de jure*. Where the salary is paid to an officer *de facto* it can not be paid a second time to an officer *de jure*, and the right of action of the officer *de jure* for his salary is against the officer *de facto*.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, Feb. 23, 1891.

HON. FREDERICK BRAASTAD, *State Treasurer, Lansing, Mich.:*

DEAR SIR—Your favor by A. D. Garner, Esq., Deputy State Treasurer, concerning the claim of Allen C. Adsit against the State of Michigan, for salary as Circuit Judge of the 17th Judicial Circuit, from December 16, 1890, to February 5, 1891, asking my opinion as to whether you, as State Treasurer, can legally pay the claim, is received and considered.

The facts bearing on the matter are briefly as follows: The Legislature of 1889, by act No. 97, provided for an additional Circuit Judge of the 17th Judicial Circuit; and declares that the additional office of Circuit Judge of such circuit, created by the act, should be vacant from the time the act took effect. "The said vacancy shall be filled by appointment by the Governor, the person so appointed to hold his office, provisionally, from the time of his appointment until the general election of township officers in the spring of eighteen hundred and ninety-three, or until his successor shall be elected; and the term for which said judge shall be appointed shall expire December 31, eighteen hundred ninety-three."

In compliance with the provisions of the said act, Governor Luce appointed Marsden C. Burch to fill the vacancy thus occasioned by this act.

It was contended that said act, so far as it attempted to appoint a Judge to hold over after a general election, was unconstitutional and void. And prior to the general election of November, 1890, request was made of the Secretary of State to give the notice provided by statute, that a Circuit Judge would be elected in such circuit at the general election of 1890. This notice the Secretary of State refused to give, and, thereupon, proceedings were taken by *mandamus* to compel such notice to be given; but no decision being had thereon, notice was given by publication and otherwise. And Allen C. Adsit was nominated to fill such vacancy, no person being nominated on the opposite ticket against him.

It was contended that the law providing for said Circuit Judge was not legally passed; and Hon. Benj. Huston, Attorney General, commenced *quo warranto* proceeding against Marsden C. Burch to test the legality of the passage of said act.

After the election the Board of State Canvassers refused to canvass the votes for Allen C. Adsit; and thereupon a *mandamus* proceeding was commenced against such Board to compel them to canvass the vote and deliver the certificate of election.

In the January term of 1890 the *quo warranto* proceeding and *mandamus* proceedings were heard before the Supreme Court. And the Supreme Court held in the *quo warranto* proceeding that the said law was legally passed; and that Marsden C. Burch was legally appointed by the Governor to fill the vacancy created by such act, but that such appointment could not extend over a general election; and that so much of said act as attempted to continue the appointment after the said election, was unconstitutional and void. And in the *mandamus* proceedings, decided on the 5th of February, 1891, the Court granted *mandamus*, commanding the Board of State Canvassers to canvass the votes cast for the said Allen C. Adsit. And thereupon after the canvassing of such vote, a certificate of election was duly delivered to said Allen C. Adsit as Circuit Judge, and he entered upon the discharge of the duties of the office.

On the 16th day of December, 1890, Allen C. Adsit qualified as Circuit Judge by taking his oath of office, and delivering the same to the Secretary of State. And on the 17th day of December, 1890, Mr. Adsit served on the State Treasurer the following notice:

"SIR—You are hereby notified that I have been duly elected and qualified Circuit Judge of the 17th Judicial Circuit, to fill the vacancy, in place of Marsden C. Burch, whose term of office has expired by constitutional limitation. You are further notified that I claim the salary attached to said office, from and after this date.

Respectfully,

ALLEN C. ADSIT."

In December, 1890, and in January, 1891, Marsden C. Burch, while he was still occupying said office of Circuit Judge and performing the duties thereof, presented his account for salary of each of the said months, to the Auditor General, which was duly audited, and, thereupon, he was paid by the State Treasurer for the said respective months.

On the 13th day of February, 1891, Allen C. Adsit made written application for salary from the 16th day of December, 1890, to the 1st day of February, 1891. And afterwards during the same month, Marsden C. Burch made application to the State Treasurer for the salary from the 1st to the 5th day of February, 1891.

Mr. Adsit now claims that if the State paid Mr. Burch after notice, he, the rightful occupant, cannot be deprived of his salary by reason thereof.

Under the decision of the Supreme Court Allen C. Adsit was duly elected to the office of Circuit Judge, and was entitled to the office from and after the time the State Canvassers canvassed the vote of the other officers in December, 1890. And as such officer, is legally entitled to all of the salary that accrued to such office from that time. Such appears to be the doctrine held by the Supreme Court of the State of Michigan. An official salary is not made dependent upon the amount of work done, and belongs to the office itself without regard to the personal service of the officer.

People vs. Miller, 24 Mich., 458.

Auditors of Wayne Co. vs. Benoit, 20 Mich., 176.

Comstock vs. Grand Rapids, 40 Mich., 397.

But while Mr. Adsit is entitled to the salary of this office, it does not follow that it must be paid a second time by the State of Michigan. As already stated, the salary for the months of December and January has been paid by the State Treasurer to Marsden C. Burch, during the time that he was the actual incumbent of the office.

The title to an office can never be collaterally tried. The notice to the State Treasurer to withhold payment was nothing on which he could legally act. He had no authority to refuse payment to Marsden C. Burch. The duty devolving upon said State Treasurer to pay official salaries can not be safely performed unless he is justified in acting upon the apparent title of the actual incumbent. He has no right to withhold the salary of any officer occupying an office simply because some one gives him notice that he claims the same office. If he had such authority he would be vested with the authority to virtually test, at least to a limited extent, the right to hold an office.

Auditors of Wayne Co. vs. Benoit, 20 Mich., 176.

Comstock vs. Grand Rapids, 40 Mich., 397.

McVeany vs. Mayor, etc., N. Y., 80 N. Y., 185.

Dolan vs. Mayor, 68 N. Y., 274.

In the later case the Court says: "Disbursing officers charged with the duty of paying official salaries have, in the discharge of that duty, the right to rely upon the apparent title of an officer *de facto* and to treat him as an officer *de jure* without inquiring whether another has a better right."

While it is conceded that Allen C. Adsit was legally entitled to the salary, his right of action for all such sums as were paid to Mr. Burch while he held or withheld the office, is not against the State of Michigan, but is against Marsden C. Burch.

The People vs. Miller, 24 Mich., 458.

McVeany vs. Mayor, etc., New York, 80 N. Y., 185.

Dolan vs. Mayor, 68 N. Y., 275.

Comstock vs. Grand Rapids, 40 Mich., 397.

All that portion of the salary unpaid on the 5th day of February, 1891, should be paid to Allen C. Adsit. You are under no legal obligations to, and should not, pay to Mr. Adsit any salary for any period for which you have already paid Marsden C. Burch.

Respectfully submitted,

A. A. ELLIS,

Attorney General.

Agricultural College.—State Board of Agriculture.—Constitution.—Municipal Corporations.

Act 188 of the laws of 1861 to re-organize the Agricultural College of the State of Michigan, and to establish a State Board of Agriculture is not in violation of article 4, section 20, of the constitution. The corporation provided for by section 2 of this act is a municipal corporation and is not in violation of article 15, section 1, of the constitution.

STATE OF MICHIGAN, }
 ATTORNEY GENERAL'S OFFICE, }
Lansing, Feb 26, 1891.

To the House of Representatives of the State of Michigan:

A copy of your resolution requesting my opinion as to the constitutionality of act No. 188 of the laws of 1861, as amended, being the act incorporating the State Board of Agriculture, is received and considered.

As your resolution calls attention to no specific defect, I briefly refer to the peculiar phraseology of the title:

Article 4, section 20, of the constitution provides, "No law shall embrace more than one object, which shall be expressed in its title."

The title of the act referred to in your resolution is, "An act to re-organize the Agricultural College of the State of Michigan, and to establish a State Board of Agriculture." The title of the act does not clearly express the object of the law, but when read in connection with the facts and prior legislation, which called for its enactment, it appears more definite.

Article 13, section 11, of the constitution provides for an Agricultural School; and further, that it might be made a branch of the University.

In 1855, by act 130, entitled, "An act to establish a State Agricultural School," an Agricultural School was organized and placed under the charge of the State Board of Education. (See Laws of Michigan, 1855, page 279).

Afterwards in 1861, the Legislature, desiring to take the State Agricultural School out of the control of the State Board of Education and place it in charge of a special board, organized for that purpose, passed act 188. The title of act 188, if it clearly expressed the object of the act, would be, "An act to change the name of the State Agricultural School to State Agricultural College, and to provide for a board of control for such college, to be known as a State Board of Agriculture." This is really what was done by the act under consideration, and such has been the practical construction of this act for thirty years; and although the title is not as clear as it might have been, still I am of the opinion that it is sufficiently definite, and no reasonable objection could be urged to this act at this late day by reason of the imperfection of its title.

The interpretation of the men who passed this law, and the subsequent practical construction, should have great weight; contemporaneous interpretation indicates the understanding with which the people receive it at the time, and as the act has been in practical operation for so long a time, it is fair to presume that the title was interpreted by the people as clearly expressing the objects which are provided for in the body of the act.

Cooley's Const. Lim. 81.

Frey vs. Michie, 68 Mich., 325.

I therefore conclude that there can be no legal objection to this act on account of its title.

Second, Is the corporation provided for by section 2 of this act a municipal corporation?

Article 15, section 1, of the constitution of Michigan provides, "Corporations may be formed under general laws, but shall not be created by special acts, except for municipal purposes." Act 188 is a special act, and hence the question: Is the corporation provided for by section 2 of the act a violation of this provision? The section provides, "The State Board of Agriculture shall be a body corporate, capable in law of suing and being sued, of taking, holding and selling personal and real estate, of contracting and being contracted with, of having and using a corporate seal, and of causing to be done all that is necessary to carry out the provisions of this act." Outside of this section, there is nothing in the act that would render it unconstitutional by reason of being in violation of article 15, section 1; that is, even though this section was unconstitutional, the balance of the act could stand, and whether section 2 is constitutional or not depends on the answer to the question, what does the constitution mean by "corporations for municipal purposes."

Municipal has been defined to mean that which belongs to a corporation or city, and to include all the rules or laws by which a particular district, community or nation is governed. It may also mean legal, particular, independent.

Black. Com., 44.

2 Kent, 275.

2 Burr. Law Dict., 215.

In the case of *State vs. Leffingwell*, 54 Mo., 475, in construing a clause in the constitution of the State of Missouri (section 4, article 8), which reads as follows: "Corporations may be formed under general laws, but shall not be created by special acts, except for municipal purposes," the court held, "A corporation for municipal purposes is either a municipality, such as a city or town, created expressly for self government, with delegated legislative powers; or it may be a subdivision of the State for governmental purposes. The phrase 'municipal purposes' was intended to embrace some of the functions of government."

Angell and Ames on Cor., Sec. 15-24.

Dill Mun., Cor., 30-31.

Cooley's Const. Lim., Chap. 8.

Within the above definition, and included as "some of the functions of government" it can be well said that the education of the children of any community or State, and the promotion of the education of the people, is one of the most important interests and functions of government. The utility and durability of a popular government depends largely upon the education of its people.

Under our constitution, the State University and the Agricultural College are expressly provided for. I do not believe that the framers of the constitution intended to use these words "municipal purposes" in any limited sense, but they intended to use them in a broad, comprehensive way, so that if the Legislature saw fit, it might, by special enactment, promote any object that is embraced within the province and functions of popular government. The Legislature, under the constitution, if it had judged best, might have placed the Agricultural College in charge of the Regents of the University, who are made by the constitution, a body corporate; and with equal propriety they had a right to provide for a board of managers for the purpose, as expressed in article 13, section 11,

of the constitution, to "encourage the promotion of intellectual, scientific and agricultural improvement."

In construing the words "municipal purposes" in the case of Horton, Judge of Probate vs. Mobile School Commissioners, the Supreme Court of Alabama (43 Ala., 598), said, "the words 'municipal purposes' are not words of any definite, technical import, and they may be so construed as to apply to a corporation established to carry on the business of a public free school, and to raise funds for its support."

The construction placed upon section 1 of article 15 of the constitution of this State, for a long series of years has been that any corporation organized for educational purposes came within the clause 'municipal purposes' and this intention is evidenced by many acts incorporating public schools. After an examination of the construction of similar clauses in other constitutions, and considering the practical construction that has been given to this clause in our constitution, I am clearly of the opinion that the corporation provided for in act 188 of the session laws of 1861, is "a municipal corporation," and that said act is constitutional.

Respectfully submitted,

A. A. ELLIS,
Attorney General

Township Treasurer.—Eligibility to Office.

Under section 751 of Howell's Statutes, which provides: "No person shall be eligible to the office of township treasurer for more than two years in succession." One who has held part of a term by appointment and a full term by election, is not entitled to re-election for a third term.

STATE OF MICHIGAN, {
ATTORNEY GENERAL'S OFFICE, {
Lansing, March 4, 1891. }

J. W. SEIGLMAN, Esq., *Eagle River, Mich.:*

DEAR SIR—Your favor duly received and considered.

Section 751 of Howell's Statutes provides, "No person shall be eligible to the office of township treasurer for more than two years in succession."

It would seem that the Legislature intended to so arrange this law that a person who had settled twice as a treasurer in succession should not be allowed a third term, probably to prevent loss, and to cause an actual "paying over" to a successor.

It is my opinion that, as you have already held a part of a term and a full term, and with next settlement, have settled twice, that you come within the spirit of this law.

The section is not very clear, but certainly the Legislature did not mean to allow an election when a man would be disqualified by law before the term for which he was elected expired; and if this is so, they must have intended to provide against more than two terms.

As you have already had one term in succession of a former term, a part of which you held as treasurer, it would seem to me to hold that you can again be elected would be putting a proviso, concerning appointments, in the statute that is not embraced within its letter or reason. I therefore conclude that you are not eligible under section 751 above referred to for a re-election this spring.

Respectfully,
A. A. ELLIS,
Attorney General

Contracts of Deposit.—State Moneys.—Charge for Transferring Funds.

The contract between the State Treasurer and the banks of deposit of State moneys does not authorize said banks to charge "for transferring funds." There is no precedent in banking business for paying a check in full and then charging exchange against the balance of a person's account.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, March 4, 1891.

A. D. GARNER, ESQ., *Deputy State Treasurer, Lansing, Mich.:*

DEAR SIR—I have examined the two letters from the State bank of St. Johns, to you; also their contract with the State Treasurer.

As I understand the case, Hon. George L. Maltz, ex-State Treasurer, made a check on said bank, and turned it over to the present Treasurer. The bank paid the check and now attempts to charge \$10.28 "for transferring funds to Detroit, January 6th."

The bank above named was made a public depository in 1889, under a written contract, and all the conditions are fully embraced in its terms. The bank agrees to pay all checks and the interest at 3 per cent. There is no warrant in the contract for making any charge for exchange or for transferring funds; neither is there any precedent in banking business for paying a check in full and then charging exchange against the balance of a person's account.

I am clearly of the opinion that the State bank of St. Johns has no legal right to make the charge.

Yours truly,
A. A. ELLIS,
Attorney General.

Auditor General.—Withholding Lands from Sale.—Appearance in Court.

The Auditor General has no right under section 80 of act 195 of the Public Acts of 1889 to withhold tax lands from sale by reason of excessive taxes. Parties complaining of such excess should appear in court, and obtain such order as may be equitable in the premises.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, March 9, 1891.

To the Honorable, the Auditor General of the State of Michigan:

SIR—Your inquiry concerning the highway taxes on lots 2, 3 and 6 of section 1, lots 1, 2 and 5 of section 2, lots 1, 2 and 8 of section 26, and lot 1 of section 27 on Bois Blanc Island, Mackinac county, assessed for the year 1888, is received and considered.

Under certain circumstances, by virtue of section 80 of act 195 of the session laws of 1889, you would have authority to reject and withhold from sale certain lands.

It is claimed in this case that the trouble with the assessment of highway taxes is that the tax amounts to between eight and nine per cent, when the law only allows an assessment of one and one-half per cent. This being so, the tax in excess of the one and one-half per cent would be void. And you will further observe by reading section 81 of the same act, that

unless the lands are withheld from sale for particular reasons, that the Auditor General shall cause them to be sold the following year.

The reasons for withholding the lands in this case do not come within the excepted class, and hence if you should determine to withhold these lands from sale, they would have to be offered again the next year for sale with the taxes then assessed, and the contestant would be in no better position then than at the present time.

You will further observe by an examination of subdivision 5 of section 86 of said act No. 195 that, "If any illegality, omission or fraud effects the amount of the tax only, the tax shall be sustained so far as the same is just and legal."

It would appear in this case as above suggested, that even from complainant's own claim one and one-half per cent of these taxes are valid. And if contestants appear in court they would be entitled to deduction for all in excess of that amount. And again, I am very doubtful about your right under the law to make any judicial decision in this matter. The Auditor General's office and its powers are quite distinct from the powers and duties of a court. I therefore give it as my opinion, that the better way is to have the contestants appear in court and obtain such an order as may be equitable in the premises.

Respectfully submitted,

A. A. ELLIS,
Attorney General.

Holidays.—Right of Teacher to.—Term of 80 Days Includes.

A contract to teach for a term of 80 days is subject to such holidays as are provided by law, and the teacher is entitled to pay for the full term of 80 days without deduction for holidays.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, March 14, 1891.

W. T. KEENEY, Esq., *North Aurelius, Ingham Co., Mich.:*

DEAR SIR—Your favor containing copy of teacher's contract received and read.

In the case of school district No. 4 vs. Gage, 39 Mich., 484, Campbell, C. J., says: "In regard to deductions for holidays we are of opinion that school management should always conform to those decent usages which recognize the propriety of omitting to hold public exercises on recognized holidays; and that it is not lawful to impose forfeitures or deductions for such proper suspension of labor. Schools should conform to what fairly may be expected of all institutions in civilized communities. All contracts for teaching during *periods mentioned* must be construed of necessity as subject to such days of vacation, and public policy as well as usage requires that there should be no penalty laid upon such observances."

And the learned judge in a subsequent case further says: "It appeared that the teacher had taught the full time provided by the contract, except upon holidays, which, as we have previously decided, the district could not deduct from his pay."

It seems clear to me that this rule would apply where the teacher is engaged to teach as in this case "for a term of eighty days." Our Court, in passing upon this question, uses the language "periods mentioned" and "time provided by the contract."

It is a general rule that usage of trade cannot be set up either to contravene an established rule of law, or to vary the terms of an express contract. But all contracts, made in the ordinary course of business, without particular stipulations, expressed or implied, are presumed to be made in reference to any existing usage to ascertain and fix the terms of the contract, and parties are presumed to contract in reference to a uniform and well settled usage pertaining to the matters as to which they enter into an agreement, where such usage is not in opposition to well settled principles of law, and is not unreasonable.

As there are no express limitations or restrictions in reference to this usage or custom in the contract under discussion, and such custom not being in conflict with established rules or well settled principles of law, but rather in harmony with them, and the parties presumably contracting in reference to such custom, this contract very evidently falls within this rule; and I therefore am clearly of the opinion that under the contract in question, the teacher is entitled to pay for the full term of eighty days.

Respectfully,

A. A. ELLIS,

Attorney General.

Township Clerk.—Women Not Eligible to Office of.

Under the constitution and laws of this State, a woman is not eligible to be elected to the office of township clerk.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE, }
Lansing, March 14, 1891.

C. W. HUBBARD, Esq., *Davisburg, Mich.:*

DEAR SIR—Your favor of March 12th, asking if a lady is eligible to be elected to the office of township clerk, is received and read.

Section 782 of Howell's Statutes of the State of Michigan, being a part of chapter 19, entitled, "Townships and Township Officers," provides: "No person except an elector, as aforesaid, shall be eligible to any elective office contemplated in this chapter." This is followed by a proviso concerning school inspectors. The words "as aforesaid" refer back to section 781 of Howell's Statutes concerning the qualifications of electors, and here we find that elector means "as specified in the constitution." And the constitution provides article VII section 1, among other things, that an elector shall be "a male citizen." This would certainly exclude females. And inasmuch as a lady is not "a male citizen," it goes without saying, that she is disqualified and not legally entitled to be elected township clerk of your township.

Very truly yours,

A. A. ELLIS,

Attorney General.

Mistake of Board of Canvassers.—Contest of Election.—Burden of Proof.—Canvas of Returns.

Where a mistake is made by the board of canvassers, either in not withdrawing enough votes from the box before counting, or in tallying too many on the ballots that were in the box, it will not vitiate the election. Any interested candidate may contest such election by *quo warranto*, but he would have the burden of proving that the illegal votes were cast for his opponent. The board of canvassers should decide from the returns as certified to them, and declare the persons who received the greatest number of votes according to the certificate, elected.

STATE OF MICHIGAN, }
 ATTORNEY GENERAL'S OFFICE, }
 Lansing, March 14, 1891.

N. W. BURDICK, Esq., *Village Clerk, Mancelona, Mich.:*

DEAR SIR—Your favor of the 13th received and read.

Under section 2799 of Howell's Statutes it was the duty of the inspectors of election to canvass the votes received by them and declare the result; and on the same day, or on the next day, it was their duty to make a statement in writing, setting forth in words, at full length, the whole number of votes given for each office, and the persons for whom such votes for each office were given. This I understand your board of canvassers did. From your letter I take it that the canvassers made a mistake either in not withdrawing enough votes from the box before counting, or in tallying too many on the ballots that were in the box. Your letter is not quite clear as to whether the canvassers re-counted the ballots and found the ballots afterwards agreed with the number of votes shown on the poll list, but it seems to me as far as your question is concerned that is immaterial.

Under section 2800 of Howell's Statutes the council must act upon the written return made to them by the board of canvassers, and the person who has the greatest number of votes should be declared elected. The fact that the council adjourned can not affect the validity of the election, as they had a perfect right to take such reasonable time, adjourning from time to time, to consider the matter as in their judgment might seem necessary.

Of course any candidate interested in the result would have a right to contest by *quo warranto*, or such other way as the law may direct, but I do not think that the fact that the inspectors of election made a mistake would vitiate the election, and any person contesting the election would have the burden of proving that the very votes constituting the excess of votes in the box were cast for his opponent, and in case of such proof on contest, they would be deducted from the number of votes cast for such candidate. I do not see how under any circumstances the excess of ballots in this case would effect your election, except in the case of one trustee, and of course if the two ballots, in excess, were cast for the majority candidate and they were deducted, it would make a tie in that office, but before they could be deducted the minority candidate would have to establish which ballots they were and for whom they were cast, in a proper proceeding. As the matter now stands the board should decide from the returns as certified to them, and declare the persons who receives the greatest number of votes, according to the certificate, elected.

Respectfully submitted,

A. A. ELLIS,
Attorney General.

Opening of Polls.—Right to Vote Township Ticket Before Nine O'clock.

Under the general election law of 1889, the polls should be opened at seven o'clock in the forenoon, or as soon thereafter as may be, and closed at five o'clock in the afternoon. Township tickets voted on general election days may be voted before nine o'clock.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, March 19, 1891.

FRED MCKENZIE, Esq., *Red Jacket, Mich.*:

DEAR SIR—Your telegram asking at what time polls open at this spring election, received and read.

Polls should be opened at seven o'clock in the forenoon, or as soon thereafter as may be, and closed at five o'clock in the afternoon. Section 4, act 263 of the session laws of 1879.

I presume your question is asked on account of the discrepancy between the "township meeting" law (Howell's Statutes, Sec. 704), and the "general election" law above quoted. As we vote for both local officers and State officers at the same election, I think the general law would govern. There might be some question about the right to vote a township ticket before nine o'clock, but still, I am of the opinion that after the polls are open, any ticket to be voted at said election, might be legally voted. At most, it would only be an irregularity, and irregularities by the board would not vitiate the election.

Respectfully,
A. A. ELLIS,
Attorney General.

Bounties to Soldiers.—Borrowing Money to Pay Bounties.

The Legislature has a right to authorize the payment of bounties to soldiers of the late war when they were not in any way promised or authorized at the time of enlistment or any time during the war.

The Legislature has no authority to authorize a loan by the State and the issuance of bonds to obtain money for the payment of bounties to soldiers, which bounties were not authorized or promised at the time of enlistment or during the war.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, March 24, 1891.

To the Honorable the House of Representatives:

Your resolution asking my opinion concerning the following propositions:

"*First*, Has the Legislature of this State at this time the constitutional right to authorize the payment of bounties to soldiers of the late war, which bounties were not in any manner promised or authorized at the time of enlistment or any time during the war?"

"*Second*, Has the Legislature authority to authorize a loan by the State and the issuance of bonds to obtain money for the payment of bounties to said soldiers, which bounties were not authorized or promised at the time of enlistment or during the war?" is received and considered.

To your first inquiry, I answer, yes.

Even though this bounty should be construed as a gift to such soldiers,

under article IV, section 45, the constitution giving the Legislature authority, by a vote of two-thirds of the members elect to each house, to appropriate public money for private use, the Legislature would have the authority to grant the bounty.

Second, While I am of the opinion that the Legislature has authority to vote bounties that have not been authorized or promised at the time of enlistment or during the war, and that they have authority to appropriate public moneys to pay the same, yet I find no authority in the constitution to bond the State in times of peace to borrow money to pay bounties that have not been promised or authorized in times of war. The only authority found in the constitution for borrowing money or pledging the credit of the State, is found in article XIV, sections 3, 4, 6 and 7. Said section 3 relates to deficits in revenue and limits the amount to be borrowed to fifty thousand dollars. Said section 4 gives ample authority to raise money for bounties, or to pay other debts contracted, "to repel invasion, suppress insurrection, or defend the State in times of war." Said section 6 provides that the credit of the State shall not be granted to or in aid of any person or corporation.

Said section 7 provides: "No scrip, certificates or other evidence of State indebtedness shall be issued, except for the redemption of stock previously issued, or for such debts as are expressly authorized by this constitution."

Bonds are certainly "evidence of indebtedness" and by the section above cited, "No evidence of State indebtedness shall be issued * * * except for such debts as are expressly authorized by this constitution." Bounties given in times of peace, when not promised or authorized at the time of enlistment or during the war, are not debts "expressly authorized by the constitution," and however much I may desire that the soldiers' bounties may be equalized in this State, yet it seems clear to me to bond the State for such an object would be a plain violation of the constitution.

I must, therefore, answer your second question, that it is my opinion that the Legislature has not the authority to authorize a loan by the State to obtain money for the payment of bounties to pay soldiers when the bounties were not authorized or promised at the time of enlistment or during the war.

The State now has a right to raise money by issuing State bonds in the sum of \$694,000, to pay bounties to Michigan soldiers. The first claim on this money, of course, would be to pay bounties which were promised during the war. After such bounties were paid, any surplus would be at the disposal of the Legislature to pay any other bounties that might be granted.

The State also has a fund to its credit with the general government of nearly half a million of dollars, which is to be returned to this State as our part of the direct tax money. This money which was taken from our people for war purposes, with the surplus of the fund that we have a legal right to raise by bonding the State, if the State desires, could be used to do equal justice towards all the Michigan soldiers.

Respectfully submitted,

A. A. ELLIS,
Attorney General.

Drain Commissioner.—Jurisdiction of County Drain Commissioner Over Township Drain.

Section 4 of chapter 2 of the drain laws of 1889, does not give a county drain commissioner jurisdiction to clean out, widen and extend a drain established by a township drain commissioner and traversing only one township and effecting lands only therein.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, April 2, 1891.

GEORGE A. MARK, Esq., *Hillsdale, Mich.:*

DEAR SIR—Your favor duly received and read.

I do not think that section 4 of chapter 2, as referred to in your letter, gives a county drain commissioner jurisdiction to clean out, widen and extend a drain established by a township drain commissioner, and traversing only one township, and affecting lands only therein.

Section 1 of chapter 8 of the drain law provides that in cleaning, widening, etc., any drain in any township or townships in which such drain is situated, application shall be made to the commissioner by whom it was constructed, or his successor in office: "Provided," it says, "That in case of an established county drain, having its beginning, entire course and terminus within any township * * * the owners of lands to be assessed therefor may make application * * * to the county drain commissioner for a transfer of the jurisdiction of said drain to the township drain commissioner."

These two sections of the statute must be construed together, and when so construed, they would not give the county drain commissioner jurisdiction in a case like the one you mention.

Yours truly,
A. A. ELLIS,
Attorney General.

Recording Assignments of Mortgages.—Residence of Assignee.

Under section 12 of Act No. 262 of the Public Acts of 1887, the assignee of a mortgage is not entitled to have his assignment recorded by the register of deeds unless his residence is given in the assignment.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, April 9, 1891.

HOMER A. DAY, Esq., *Register of Deeds, Flint, Mich.:*

DEAR SIR—Your favor asking for the construction of section 1170m^s Howell's Statutes, Vol. 3, received and read.

This law to which you refer is very crude, and without a very strict construction would have very little tendency to remedy the evil attempted to be reached by the Legislature.

The assignee of the mortgagee would not be, under a usual interpretation of the statute, included in the word mortgagee. He takes the place of the mortgagee. I think that the law really means that any paper recorded affecting the mortgage must show the name of the holder of the mortgage. This, of course, would include the assignee of the mortgagee; and a register of deeds, taking into consideration the evil intended to be remedied, should

refuse to record all assignments of mortgages where the name of the assignee is not given in the assignment. If any person was injured thereby, he would certainly have his remedy in court by *mandamus* to compel the placing of the assignment on record, and inasmuch as it is a reasonable requirement, and any other construction would annul the statute, I believe the Supreme Court would hold that a register of deeds is not obliged to record assignments of real estate mortgages, only in those cases where the residence of the holder of the mortgage is given.

Very respectfully,

A. A. ELLIS,

Attorney General.

Statutes.—Construction.—Indigent Soldiers.

Construction of the statute for the relief of indigent Union soldiers, being act 193 of the laws of 1889.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE, }
Lansing, April 10, 1891.

GEORGE E. TAYLOR, ESQ., *Dep. Chairman Soldier's Relief Commission,*
Newaygo, Mich.:

DEAR SIR—Your favor of the 9th, asking my opinion concerning the construction of the act for the relief of indigent Union soldiers, being act number 193, of the session laws of 1889, is received and considered.

Said act is rather ingeniously drawn, and it attempts to and does provide within itself a remedy in case of the failure of any particular officer to perform his duties.

Section 1 of the act provides that the board of supervisors of the several counties in this State shall levy a tax not exceeding one-tenth of one mill, for the purpose of creating a fund for the relief of honorably discharged indigent Union soldiers, sailors, mariners and the indigent wives and minor children of such indigent or deceased union soldiers, sailors and mariners; and it further provides that in case the whole amount is not used in any one year, that it shall be considered in raising future sums therefor.

This section, it will be seen, provides for one-tenth of one mill in all cases, without any action of any township officer, or any action on the part of the commission.

Section 3 of the act, however, provides that a member of the township board or a member of the board of trustees, councilmen or aldermen may meet with the soldiers' relief commission during the month of May and determine the probable amount necessary. If this commission does meet, they would have a right to recommend a less amount than one-tenth of one mill, otherwise, it would be the duty of the board of supervisors to levy the whole amount of one-tenth of one mill, if, in their judgment, so much would be necessary.

Section 4 of the act provides for a meeting of the township board and the soldier's relief commission for the purpose of preparing a list of persons who are entitled to relief and how much should be paid each month to each of such persons. This finding of the amount to be paid each

month is then filed with the township clerk. The statement thus prepared by the soldier's relief commission and the township board of the township will show definitely the amount of money each soldier on the list is entitled to draw from the soldier's relief fund after the fund is raised. The township clerk, without further order from anybody, is authorized to issue his warrant or order each month on the township treasurer for the amount due to each person as appears by the list furnished by the soldiers' relief commission and the township board.

In case the township board should fail to meet with the soldiers' relief commission, it would then be the duty of the soldiers' relief commission to not only hear the claims that might arise from time to time, but they would have a right, and it would be their duty under said section 4, "To hear and determine all emergency petitions or claims for relief, and authorize the payment of the same if allowed." The neglect of the township board would certainly cause an emergency in every case.

It is my opinion that this section is broad enough to include every person who is entitled to relief in any township in the county.

If the township board fails to co-operate with the commission, they would have authority under the law to act on the application of any person, not only for temporary relief, but for permanent relief during the year, subject, however, to the proviso in section 4, that no claim shall be allowed and paid which will create a deficiency in the fund applicable to the payment of the regular, ordinary relief.

After the relief commission have made an order requiring the township clerk to pay money to any soldier, sailor, mariner or any indigent wife, widow or minor child of any indigent or deceased Union soldier, sailor or mariner, the township clerk has no authority under the law to refuse to give his order, except that such order would create a deficiency in the then present fund.

The township clerk cannot review the action of the relief commission, and the commission is made, in certain cases, sole judge of the distribution of this fund.

Respectfully submitted,

A. A. ELLIS,

Attorney General.

Taxation of Money in Foreign Bank.

Under section 10 of the general tax law of 1889, money which is deposited in banks of other states, and not invested permanently in bank stocks, is taxable where the owner resides.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, April 14, 1891.

W. B. KEYSOR, Esq., *Clinton, Mich.:*

DEAR SIR—Your favor of the 12th inst., asking whether, in my opinion, you have a right to assess money in a savings bank in Chicago, the owner living in your township, is received and considered.

Section 1170a, 3 Howell's Statutes, provides that "All personal property except as hereinafter provided shall be assessed to the owner in the township of which he is an inhabitant."

Section 1170a¹ provides that "For the purpose of taxation * * personal property shall include * * * all goods, chattels and effects belonging to the inhabitants of this State situate without this State, except that property actually and permanently invested in business in another State shall not be included."

Your card does not state whether the money to which you refer is on deposit or is invested in shares of stock. The answer to your question must depend largely upon this. If the money is there simply as a deposit and not invested permanently in bank stocks, I am of the opinion it is taxable where the owner resides.

Very truly yours,
A. A. ELLIS,
Attorney General.

Dog Tax.—Apportioning Money in Dog Tax Fund.

Under section 2126 of Howell's Statutes, and act No. 214 of the laws of 1889, only that part of the dog tax fund shall be apportioned which exceeds \$100.

STATE OF MICHIGAN,)
ATTORNEY GENERAL'S OFFICE,)
Lansing, April 18, 1891.

WILLIAM A. HAAK, Esq., *Bellville, Mich.:*

DEAR SIR—Your favor concerning the distribution of dog tax money is received and read.

The section you refer to in your letter as section 728 of Township Officer's Guide is section 2128 of Howell's Statutes, and section 2 as added by act 214 of 1889. (See Act 214, 1889.)

The two acts are jumbled together in the one section to which you refer. The part of the section pertaining to this matter in dispute reads: "If money remains of such fund after satisfactory payment of all claims aforesaid in any one year, over and above the sum of one hundred dollars, it shall be apportioned, etc."

The first question is, What did the Legislature intend by making a limit of one hundred dollars? The only possible reason for such a limit would be that the fund should have at least one hundred dollars to its credit.

Second, The statute says, *money* remaining of such fund * * * over and above one hundred dollars, *it* shall be apportioned. It seems clear to that the "it" relates to the money over the one hundred dollars, otherwise I can see no sense at all in the provision. If it were otherwise, if there was just one hundred dollars, nothing would be apportioned, but if it was one hundred dollars and one cent all would be taken out of the fund. I do not think the Legislature so intended, and I am clearly of the opinion that the money to be apportioned is the sum over one hundred dollars.

Yours truly,
A. A. ELLIS,
Attorney General.

Township Boards.—Constables.—Vacancies in Office.

Township boards may fill vacancies caused by the resignation of a constable.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, April 22, 1891.

C. E. ROLPH, Esq., *Wilmot, Mich.:*

DEAR SIR — Your favor of the 18th inst. duly received.

Section 729 of Howell's Statutes vests in the township board the power to fill all vacancies in township offices, except in that of treasurer and justice of the peace. This would, of course, give them the right to fill the vacancy caused by the resignation of a constable.

Section 762, to which you refer, does not, I think, have any bearing on this question. The decisions cited there relate to cases where an attempt is made, not to fill a vacancy, but to create and appoint an officer with the power of constables without any election at all.

Very respectfully,

A. A. ELLIS,

Attorney General.

School Officer.—Right to Delegate Authority.—School Contracts.

The school moderator has the right to give the director a written permit to sign his name to school papers or contracts previously authorized by the board, but he cannot delegate to the director the authority to act in his stead in any case where discretion is to be exercised. Contracts signed by a majority of the school board are binding.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, April 22, 1891.

C. A. COFFIN, Esq., *Lehawee Junction, Mich.:*

DEAR SIR — Your favor of the 16th inst. asking whether, in my opinion, a school moderator has any right to give the director a written permit to sign his name to school papers, such as contracts and money orders, and whether a contract would hold good if drawn by the director, he signing both names under this authority, is received and considered.

It is a general rule of law that any person has a right to direct that his name be signed by some one else, and if this authority is given in writing he is then bound by the signature, although he is not personally present at the time. Therefore, I do not think there is any question but what a moderator has the right to give the director a written permit to sign his name to school papers, or contracts previously authorized by the board, although it is a practice which is not commendable for various reasons, and should be discouraged.

Of course a moderator cannot delegate to the director the authority to act in his stead, or do anything only to sign his name for him after the contract was authorized by the board.

Your second question would be governed by the number of school

officers. If there are but three, the contract would be binding if the director signed his name and the moderator's by written authority under the above conditions.

Very respectfully,
A. A. ELLIS,
Attorney General.

Reporting Mortgages for Taxation.—Fees of Register.

A register of deeds is entitled to pay for reporting to assessing officers for taxation, all unpaid mortgages for each year. Where the law does not provide for a revision of the list, he is not entitled to pay for mortgages previously reported.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, May 1, 1891.

J. H. HEPBURN, Esq., *Clerk and Register of Deeds, Ludington, Mich.:*

DEAR SIR—In further reply to your favor asking for my opinion as to whether a register of deeds is entitled to pay for reporting mortgages to assessing officers for taxation, where they have been reported in previous years, I would say that, after a very careful examination of the statute, and construction of similar statutes, it is my opinion that the intention of the law is that the register of deeds shall furnish for the benefit of the supervisor a list of unpaid mortgages for each year. He can do this by adding the new mortgages to the old list; and for furnishing this list each year, he is entitled to ten cents for each mortgage reported, which was added that year.

The law does not seem to provide for a revision of the list, and hence the supervisor has no light as to whether mortgages previously reported, are paid or not; and the register would not be entitled to pay for mortgages previously reported, but only for those furnished each year.

Yours truly,
A. A. ELLIS,
Attorney General.

Incompatible Offices.—Sheriff and Supervisor Incompatible Offices.—Vacating Office by Accepting Incompatible Office.

A person who accepts one office while occupying another incompatible with it, *ipso facto* absolutely vacates the first office. The office of under-sheriff and supervisor are incompatible, and one man cannot legally hold both offices.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, May 2, 1891.

JOHN J. MCCARTHY, *Prosecuting Attorney, Mio, Mich.:*

DEAR SIR—Your favor asking whether a supervisor could hold the office of under-sheriff at the same time he was acting as supervisor, was received and read.

I have carefully examined the question submitted by your letter, and

while I find no constitutional nor statutory prohibition, yet I am clearly of the opinion that these two offices are incompatible, and that by taking one office, whichever one is received last, the party thus accepting it would vacate the other office.

It is not the policy of our law to allow a man to hold an office by which he could pass upon his own bills, approve his own bonds, and fix the compensation which he, or his superior officer, was to receive for boarding the county prisoners.

An under-sheriff may become sheriff himself, and he can at least perform all, or nearly all the functions of sheriff. The disqualifications to hold the two offices come by implication. It is the universal doctrine of the courts that a person shall not hold incompatible offices.

By reference to Cooley's Constitutional Limitations, 748, note 1, you will find the doctrine somewhat discussed, and the rule above referred to fully sustained. That writer says: "Incompatibility between two offices is an inconsistency in the functions of the two, as judge and clerk of the same court; officer who presents his personal account for audit, and an officer who passes upon it."

In the case of *Wilson vs. King*, 14 Am. Dec. 84, it was held that the office of deputy-sheriff and justice of the peace were incompatible, and that one who accepted the latter office, by necessity vacated the former.

Stubbs vs. Lee, 64 Me., 195.

People vs. Hanifan, 96 Ill., 420.

State Bank vs. Curran, 10 Ark., 142.

Cooley's Const. Lim., 748 n. l.

In *Mechem's Public Offices and Officers*, Sec. 420, the doctrine is laid down plainly in this language: "It is a well settled rule of the common law that he, who while occupying one office, accepts another incompatible with the first, *ipso facto* absolutely vacates the first office, and his title is thereby terminated without any other act or proceeding. That the second office is inferior to the first does not affect the rule." See authorities cited under the above.

From the very nature of the case, and after an examination of authorities, I am clearly of the opinion that under the laws of this State, no man is entitled to hold or can hold both the office of supervisor and under or deputy-sheriff, and that if a person is elected and qualifies as supervisor, after he is appointed under-sheriff or deputy-sheriff, that he thereby vacates the office of deputy or under-sheriff, and that if a person who holds the office of supervisor during his term of office accepts an appointment, and qualifies as deputy or under-sheriff, he thereby vacates the office of supervisor.

Respectfully submitted,

A. A. ELLIS,

Attorney General.

Voting at School Meeting.—Right to Vote to Purchase School House Site.

Individuals not possessing taxable property have no right, under the present law, to vote on the question of changing a school house site, when money must be raised by taxation to pay for the new site when selected.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, May 6, 1891. }

WALTER HYDE, Esq., *Sugar Grove, Mich.:*

DEAR SIR—Your favor of the 1st inst. asking whether, in my opinion, a woman who has children on the school census has the right to vote on the question of changing the school house site, when there is no money in the treasury to pay for the new one, if so selected, is received and considered.

In answering the question, I shall assume that she has been a resident of the district the required length of time.

The statute declares that such persons shall be entitled to vote on all questions "which do not directly involve the raising of money by tax." Therefore, the only question to be here determined, is whether the changing of a school house site "directly involves the raising of money by tax."

The changing of the site will necessarily "involve," according to the definition of Webster, the raising of money by tax, and so I am inclined to believe that this question falls within the provision of the statute above referred to, and that any individual, not possessing taxable property, has no right under the present law, to vote on the question of changing a school house site, when money must be raised by taxation to pay for the same, if so selected.

Yours truly,
A. A. ELLIS,
Attorney General.

Circuit Court Commissioners.—Employment of Stenographers.—Evidence.

A circuit court commissioner has no right to employ a stenographer at the expense of the county to assist him in taking evidence in a proceeding to remove a public officer. Circuit court commissioners have no authority to rule out any evidence which either party desires to have taken down, but must take down the objections and then take the answers.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE }
Lansing, May 9, 1891. }

A. P. SMITH, Esq., *Gladstone, Mich.:*

DEAR SIR—Your favor concerning proceedings for removal of justice of the peace, and asking

First, Whether you are authorized to employ a stenographer at the expense of the county; and

Second, As to your powers to rule on evidence, is received and considered.

Your authority is largely controlled by section 657 of Howell's Statutes, as amended in 1883. Your compensation, of course, is fixed by the general law; so much for swearing witnesses, so much for return, and so much per folio for evidence taken. You can either do the writing yourself, or cause it to be done, but the county would be under no obligation to pay for the

writing but once, and so if you employed a stenographer, he would have to be paid per folio, and it would take just so much out of your compensation. This is often done, and the commissioner and stenographer divide the compensation. Your fees would be controlled by section 9010 Howell's Statutes, which provides, among other things, \$3.00 per day, 10 cents per folio.

Second, Concerning the evidence, I do not think you would be authorized to rule out any evidence which either party desires to have taken down, as the Governor must pass upon the evidence finally. You would do the same as commissioners generally do, take down the objections, and then take the answer.

The law contemplates that after you have taken all the evidence desired by either party, that you will then go through and make an abstract of it, what you deem material, and add your opinion thereto, and then deliver the entire evidence, the abstract and the opinion, to the prosecuting officer to be delivered to the Governor.

Yours very truly,
A. A. ELLIS,
Attorney General.

Summer Normals.—Institute Money.

Under sections 154 to 159 inclusive, of the school laws of 1889, the Superintendent of Public Instruction is not authorized to pay any part of the institute money to the conductors of summer normals.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, May 9, 1891.

HON. HUGH BROWN, *Dep. Supt. Pub. Instruction, Lansing, Mich.:*

DEAR SIR—Your inquiry as to whether the Superintendent of Public Instruction is authorized to pay any part of institute money to conductors of summer normals, is received and considered.

Sections 154 to 159 inclusive of the school laws, provide for the raising and disposition of the institute money, and it will be seen that section 159 provides: "In case the institute fund in any county shall be insufficient to defray the necessary expenses of any institute held under the provisions of this act, the Auditor General shall, upon the certificate of the superintendent that he has made arrangements for holding such institute, and that the county institute fund is insufficient to meet the expenses thereof, draw his warrant upon the State Treasurer for such additional sum as said superintendent shall deem necessary for conducting such institute."

If you expend institute money for summer normals, you can in that way exhaust the fund, and ask the Auditor General to draw his warrant on the State Treasurer for an institute in every county in the State. This would be a very nice, indirect way of having the State furnish money to run summer normals, but it would be in plain violation of law, and certainly cannot be tolerated.

Sections 173 and 174 of school laws expressly forbid use of public money for any purpose not authorized by law; and sections 178 and 179 provide severe penalties for such use.

There is no provision in the law for using institute money for summer normals, and such use would be in violation of said sections 173 and 174, and subject the parties so using the same to the penalties provided in sections 178 and 179.

I must, therefore, give it as my opinion that the Superintendent of Public Instruction is not authorized to allow any part of the institute funds to be used for summer normals.

Respectfully submitted,
A. A. ELLIS,
Attorney General.

Abstract Books.—Taxation.

Abstract books have no intrinsic value, and are not taxable.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, May 14, 1891.

N. L. BEDINGER, Esq., *Berrien Springs, Mich.:*

DEAR SIR—In further reply to your favor asking whether or not in my opinion a set of abstract books that are valuable, and yield to their owner a large income, are subject to taxation, I would say that in the case of Joel Perry vs. the city of Big Rapids, 67 Mich., 146, the majority of the Supreme Court held that abstract books, referring to land titles, have no *intrinsic* value and are not taxable, and cites the case of

Dart vs. Woodhouse, 40 Mich., 399.

In the case above referred to Morse, Justice, gave a dissenting opinion and held that such books were subject to taxation. I was of the same opinion in examining the statute and still believe that would be the better rule, but probably the Supreme Court in case of contest would adhere to their former decision; this being so it would be better not to place abstract books on the list.

Very truly yours,
A. A. ELLIS,
Attorney General.

Reports of Board of Education.—Deeds of School Property.

A report made by the board of education to the county clerk as a report of the "board of education" is sufficient. They may, however, sign as inspectors. It would seem that the power of the board of education to sell the property of the schools and give a deed would depend upon the vote of the district, as to whether or not they needed the property.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, May 18, 1891.

HENRY B. FREEMAN, Esq., *Prosecuting Attorney, Au Train, Michigan:*

DEAR SIR—Your favor of May 11th is received.

Section 76 of the general school laws of 1889 provides: "The clerk of each county shall, on receiving from the secretary of the county board of

school examiners the annual reports of the several boards of school inspectors, file the same in his office. On receiving notice from the Superintendent of Public Instruction of the amount of moneys apportioned to the several townships in his county, he shall file the same in his office, and forthwith deliver a copy thereof to the county treasurer."

On examination of the reports of the various boards of school inspectors in the office of the Superintendent of Public Instruction, I find that those districts having a board of education usually make their reports as boards of inspectors, but are signed by the members of the board of education, and several of these reports are made as a report of the "board of education."

I think that a report made by the board of education would be sufficient, at least it is not so material that the county clerk should raise any question in the matter. If, however, the clerk desires to "split hairs," let the board sign as inspectors, as by the act they fill that place.

Concerning the power of the board of education, without a vote of the electors of the township, to sell the property of the schools and give a deed, I would call your attention to section 19, and subdivision 8 of section 27 of the general school laws of 1889.

It would seem by reading the two sections together that the district has the right to say; first, as to whether or not they need the property, and if they do not or so decide, the inspectors would have the right to sell.

If there is any matter at issue concerning this last question, I would prefer that you state the circumstances fully and I will try and assist you.

Yours respectfully,

A. A. ELLIS,

Attorney General.

Library Commission.—School Library Moneys.

Under sections 122, 123 and 176 of the general school laws of 1889, school libraries and library money cannot legally be turned over to a library commission appointed under chapter 197 of Howell's Statutes.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, May 25, 1891.

C. F. BABCOCK, Esq., *Wyandotte, Mich.:*

DEAR SIR—Your favor to the Superintendent of Public Instruction asking whether there is any provision in the school laws by which the school library and library money can be turned over to a library commission appointed under chapter 197, Howell's Statutes, has been referred to this department for reply.

Under sections 122, 123 and 174 of the general school laws of 1889, it is my opinion that the school library and library money cannot be turned over to a library commission appointed under the chapter above referred to.

Yours truly,

A. A. ELLIS,

Attorney General.

Inland Lakes.—Right to Regulate Fishing in.

Pine lake, Charlevoix county; White lake, Muskegon county; and Black lake, Ottawa county, are inland waters, but subject to the maritime jurisdiction of the general government. The State, however, has the right to regulate the manner of fishing in such waters, and its officers the right to enforce such law.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, May 26, 1891.

HON. CHAS. S. HAMPTON, *State Game and Fish Warden, Petoskey, Mich.:*

DEAR SIR—Your favor of the 16th inst., the first, second and third questions of which were answered by telegram of May 19, is received.

The fourth and fifth questions as to the seizure of nets, I think are answered by my communication above referred to, and I therefore proceed to the consideration of the sixth and seventh relating to the question of whether Pine lake, Charlevoix county; White lake, Muskegon county; and Black lake, Ottawa county, lying wholly within this State, but connected with the great lakes by navigable channels, are inland waters; and whether the State has a right to regulate the manner of fishing on such waters.

I think they are necessarily inland waters, as they lie wholly within the borders of the State, but under the decision of the United States Supreme Court, 10 Wall. 557, they are navigable waters, subject to the maritime jurisdiction of the general government. This, however, does not preclude the State from passing laws to regulate the manner of fishing in such waters, nor officers of the State from exercising their duties in enforcing such law, so long as the State or its officers do not intrude upon the rights and authority of the general government.

Very respectfully,
A. A. ELLIS,
Attorney General.

Offices.—Prosecuting Attorney.—City Alderman.—City Marshal.—Collector of Taxes.—Nominations by Acclamation.—Carrying Away Election Slips.

Prosecuting attorneys can hold the office of city aldermen. Nominations by acclamation will not vitiate an election. A city marshal may hold the office of collector of taxes. Under the election law of 1889, the carrying away of slips would not render one liable criminally.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, May 27, 1891.

H. RAZEK & Co., *Harrison, Mich.:*

GENTLEMEN—Your favor containing four inquiries received. You make no explanation why you have submitted these four abstract questions to this office. I assume that you are laboring under the impression that the Attorney General is authorized, and it is his duty to advise every person, firm and corporation who are in any doubt as to the law touching any matter in which they may have some personal interest, or the local public may be in the least interested. Permit me to say that such is not the law, yet I get a great many inquiries like yours, all sent in good faith no doubt, under the impression above indicated; or, perchance, the writers know of

my even disposition, and know that I will, as far as possible, accommodate them.

Your questions:

First, "Can a prosecuting attorney of a county hold the office of city alderman?"

Answer. As a general rule, he can. There might be cases when the charter of the city prohibited it, and in such case he could not.

Second, "Is it legal to nominate city mayor by acclamation?"

Answer. If you mean by this, Does the fact that a mayor is nominated by acclamation vitiate the election? I would answer that the person elected or who received the greatest number of legal votes is entitled to the office, even though he was never nominated at all, i. e., run in on a "stub ticket." Being nominated by acclamation does not vitiate the election.

Third, "Can the city marshal hold the office of collector of taxes?"

Answer. Usually he can, but the office is always controlled by the charter, and I could not tell unless I saw the provision governing it. If there is nothing in the charter of the city prohibiting it, he certainly could.

Fourth, "Can the board of election handle and hide a lot of slips of a candidate running for office?"

Answer. Of course they could do it, but it would not be legal, and any person who was injured might have a right of action if he could establish the fact that such action injured him. I hardly think the election law is broad enough to punish one for carrying away slips.

Yours truly,

A. A. ELLIS,
Attorney General.

Transfer of State Patients.—Auditing Accounts.

The bills of the Superintendent of the Asylum for Insane Criminals at Ionia, for transferring patients who have been restored to reason, back to the prison, come under the clause "other charges" in the statute, and should be audited by the Auditor General.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, May 27, 1891.

TO THE HONORABLE BOARD OF STATE AUDITORS, *Lansing, Mich.:*

GENTLEMEN—I have examined the question submitted by the clerk of your board, relative to the claims presented by the superintendent of the Asylum for Insane Criminals at Ionia, for transferring prisoners who have been restored to reason.

Section 29 of act 43 of the public acts of 1887, among other things, provides: "Whenever any convict, who shall have been confined in said asylum as a lunatic, shall have become restored to reason, and the medical superintendent shall so certify in writing, he shall be forthwith transferred to the House of Correction, Prison or Reformatory from whence he came." Just as soon as any person, convicted for violating the laws of this State, is transferred by the warden of a prison and placed in charge of the superintendent of the said asylum, he becomes a State patient, and

no one has any control over him except the superintendent; only by his direction can such person be transferred to the prison from which he came.

Section 30 of said act 43 expressly provides: "The bills for the maintenance, clothing and *other charges* of all State patients shall be rendered quarterly to the Auditor General * * * and shall be paid by the State Treasurer to the treasurer of the asylum on the warrant of the Auditor General."

It seems clear to me that these bills come under the clause "other charges," and that they are to be audited by the Auditor General, and there is no reason for referring them to your board.

Respectfully submitted,

A. A. ELLIS,
Attorney General.

Railroad Lands.—Failure of Title.—Equitable Claim.

The law does not authorize the State of Michigan to refund money to persons who purchased lands of the Port Huron and Lake Michigan Railway Company, the title of the company having failed. Neither is claimant entitled to be reimbursed on the theory that he advanced money relying upon the representations of the State officers, when it appears the claimant was not misled in the matter.

STATE OF MICHIGAN,
ATTORNEY GENERAL'S OFFICE,
Lansing, June 22, 1891.

To the Honorable the Board of State Auditors:

GENTLEMEN—I have examined the annexed papers relative to the claim of Samuel C. Sebring, asking that the State of Michigan reimburse him for money paid for the N. E. $\frac{1}{4}$ of the N. W. $\frac{1}{4}$ of section 11, township 4 N., of range 11 W.

The claimant in this cause presents the claim that the State of Michigan should reimburse him for his money on the theory that he advanced it relying upon the representations of the State of Michigan, that the land in question had been confirmed to the Port Huron & Lake Michigan Railway Company, and to sustain that position he furnishes a paper showing the tax history of this piece of land, and on the margin is indorsed this language: "Confirmed to the Port Huron & Lake Michigan R. R. Co., May 1st, 1873." The date of this instrument is the 17th day of December, 1875, and is signed by Ralph Ely, Auditor General of the State of Michigan.

Mr. Sebring also furnishes his deed by which he got title from the railroad company. The deed is dated and acknowledged May 6, 1875, some eight months prior to the time that he himself procured the tax history of this land.

There is no law in the State of Michigan authorizing or requiring the State to refund the money, and the only possible claim that Mr. Sebring could have would be one based in equity on the ground that he had been misled by some State officer. And it appears clearly, when the deed and certificate are taken together, and when the dates are compared, and the fact taken into consideration that the certificate produced was furnished to Mr. Sebring himself for taxes which he paid, that Mr. Sebring did not

have this certificate for eight months after he claimed to have had title, and could not under any possible circumstances be misled in the manner and form he claims. I must, therefore, give it as my opinion that the State of Michigan is under no legal obligations to pay to Mr. Sebring the money which he lost by reason of investing in this land.

Respectfully submitted,

A. A. ELLIS,
Attorney General.

Official Salary.—Bond to Repay Salary.—Title to Office, how Contested.—Right to Withhold Salary.

An officer *de facto*, whose office is contested by *quo warranto* and who is financially irresponsible, should be required to give a bond to repay the salary to the contestant in case he is defeated in *quo warranto* proceedings. Title to office can never be collaterally tried, and notice to the county treasurer to withhold payment is not a legal writ, and is nothing on which he can legally act. He can only act upon the apparent title of the actual incumbent, and has no right to withhold the salary of any officer.

STATE OF MICHIGAN, }
ATTORNEY GENERAL'S OFFICE, }
Lansing, June 22, 1891.

W. A. KICKLAND, ESQ., *Deputy County Treasurer, Stanton, Mich.:*

DEAR SIR—Your favor concerning the right of the County Treasurer to pay the salary of the Probate Judge to L. C. Palmer, who is now holding that office, and whose right to the office is being contested by *quo warranto* proceedings in the Supreme Court by J. M. Fuller, who claims that he was elected to that office last spring, and who has given you notice to withhold payment, is received and considered.

I realize in the first place that, if Mr. Palmer is not financially responsible, that equity would require that he should give a bond to repay the money in case he is defeated in the suit, yet there is no statutory provision requiring this to be done.

It is a well established principal that the title to an office can never be collaterally tried. Notice to the County Treasurer to withhold payment is not a legal writ, and is nothing on which he can legally act. It would not give authority to refuse payment to Mr. Palmer.

The duty devolving upon the County Treasurer to pay official salaries can not be safely performed unless he is justified in acting upon the apparent title of the actual incumbent. He has no right to withhold the salary of any officer occupying an office simply because some one gave him notice that he claims the same office. If he had such authority, he would be vested with the authority to virtually test, at least to a limited extent, the right to hold an office.

Auditors of Wayne Co. vs. Benoit, 20 Mich., 176.

Comstock vs. Grand Rapids, 40 Mich., 397.

McVeany vs. Mayor, etc., N. Y., 80 N. Y., 185.

Dolan vs Mayor, 68 N. Y., 274.

In the latter case the Court say: "Distributing officers charged with the duty of paying official salaries have, in the discharge of that duty, the

right to rely upon the apparent title of an officer *de facto* and to treat him as an officer *de jure* without inquiring whether another has a better right."

As above suggested, I recognize that this rule would work a hardship in cases where an officer is not financially responsible, and am not prepared to say that the Court would hold it unjust if the officer should exact a bond that the money would be repaid, or paid to the claimant, in case that his office or title to the money was declared bad.

There is no question under the authorities that in case Mr. Fuller should be adjudged entitled to this office but what he would be entitled to an action against Mr. Palmer to collect all of the money from him.

An officer who is wrongfully kept out of an office is legally entitled to all of the salary that accrued to such office during such time.

An official salary is not made dependant upon the amount of work done and belongs to the office itself without regard to the personal service of the officer.

People vs. Miller, 24 Mich., 458.

Auditors of Wayne Co. vs. Benoit, 20 Mich., 176.

Comstock vs. Grand Rapids, 40 Mich., 397.

In this case, knowing as I do that a notice has been given, and believing that no court would judge it an unjust exaction to require a bond to be given, I advise you to require of Mr. Palmer a bond in a sum at least equal to the amount of salary that he will draw between now and the first of January next, conditioned that if he is defeated in the suit now pending, and Mr. Fuller is adjudged entitled thereto, that he will pay to the county treasurer, or his assigns, for the use and benefit of Mr. Fuller, the amount of money received by him after the giving of the said bond and prior to the decision of said cause; and that in case he refuses to give this bond, that you refuse to pay the salary unless ordered by the Court so to do.

Very truly yours,

A. A. ELLIS,

Attorney General.

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NINETEENTH ABSTRACT
OF THE
REPORTS OF SHERIFFS
RELATING TO THE
JAILS
IN THE
STATE OF MICHIGAN.

COMPILED UNDER THE SUPERVISION OF
ROBERT R. BLACKER, SECRETARY OF STATE.
JUNE 30, 1891.



·BY AUTHORITY.

LANSING:
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS.
1892.

ABSTRACT.

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EXHIBIT A

AND

SCHEDULES A AND B.

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TABLE II.—Whole number of prisoners received in the jails; total number, number of each sex, and number under eighteen years of age charged with high crimes and with minor offenses, with the per cent of each sex and of the number under eighteen years of age to the total of each class; number of witnesses, debtors and insane and idiotic prisoners; per cent of number charged with high crimes and with minor offenses respectively, to the whole number of prisoners received in the jails.

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MICHIGAN,
DEPARTMENT OF STATE, }
Lansing, June 16, 1892.

HON. EDWIN B. WINANS, *Governor of the State of Michigan:*

SIR—As required by law, I herewith submit the Nineteenth Annual Abstract of the Reports of the Sheriffs of this State, being for the year ending June 30, 1891.

Very respectfully,

ROBERT R. BLACKER,

Secretary of State.

TABLES.

EXHIBIT A.

*Statement concerning the inmates of the jails for the years ending June 30, 1891, 1890, 1889, 1888, and for the nine months ending June 30, 1887.**

	1891.	1890.	1889.	Year ending June 30, 1888.	Nine months ending June 30, 1887.
Number in the jails at the beginning of the year	364	405	332	315	306
Number received during the year	12,306	12,238	11,016	10,330	7,160
Total number in the jails within the year	12,572	12,643	11,348	10,645	7,466
Number of days prisoners were confined in the jails during the year	153,787	159,576	129,092	134,452	72,316
Average number of prisoners in the jails during the year	421.33	437.19	337.84	367.33	235.07
Average duration of imprisonment in days	13.12	12.65	12.55	12.66	13.76
Whole number of males received during the year	11,479	11,535	10,292	9,649	6,753
Number of males under 18 years of age	725	752	818	473	317
Whole number of females received during the year	814	701	721	721	405
Number of females under 18 years of age	101	84	121	117	54
Per cent of males to total number of both sexes	93.23	94.27	93.45	93.05	94.35
Per cent of females to total number of both sexes	6.62	5.73	6.55	6.95	5.65
Total number charged with high crimes	1,969	2,047	1,743	1,664	1,171
Number of males charged with high crimes	1,880	1,955	1,655	1,550	1,083
Number of females charged with high crimes	89	92	88	114	88
Number under 18 years of age charged with high crimes	186	106	113	120	75
Per cent of males charged with high crimes to the total number charged with high crimes	95.43	95.51	94.68	93.15	92.49
Per cent of females charged with high crimes to the total number charged with high crimes	4.53	4.49	5.32	6.85	7.51
Per cent of the number under 18 years of age charged with high crimes to the total number charged with high crimes	6.91	5.18	6.46	7.21	6.40
Total number charged with minor offenses	9,989	8,959	8,580	8,461	5,306
Number of males charged with minor offenses	9,318	8,432	8,111	7,598	5,521
Number of females charged with minor offenses	671	527	469	563	285
Number under 18 years of age charged with minor offenses	675	668	686	421	233
Per cent of males charged with minor offenses to the total number charged with minor offenses	93.28	94.12	94.53	93.35	95.09
Per cent of females charged with minor offenses to the total number charged with minor offenses	6.72	5.88	5.47	6.65	4.91
Per cent of the number under 18 years of age charged with minor offenses to the total number charged with minor offenses	6.76	7.46	8.	4.96	4.01
Number of witnesses	37	52	48	45	26
Number of debtors	21	74	52	44	27
Number of insane persons	269	192	227	190	127
Number of idiotic persons	4	3	8	7	3
Per cent of the total number charged with high crimes to the whole number committed to the jails	15.81	13.13	16.69	16.71	16.27

*For foot notes see tables.

EXHIBIT A.—CONTINUED.

	1891.	1890.	1889.	Year ending June 30, 1888.	Five months ending June 30, 1887.
Per cent of the total number charged with minor offenses to the whole number committed to the jails	81.51	79.10	80.21	80.60	81.25
Number sent to State Prison	225	295	224	225	170
Number sent to State House of Correction	268	413	366	575	32
Number sent to Detroit House of Correction	548	873	718	467	178
Number sent to State Reform School	121	122	174	185	94
Number sent to State Industrial Home for Girls	27	30	35	42	13
Per cent of number sent to State Prison to the whole number confined in the jails	2.26	2.33	1.97	2.20	2.25
Per cent of number sent to State House of Correction to the whole number confined in the jails	2.13	3.27	3.23	5.38	4.71
Per cent of number sent to Detroit House of Correction to the whole number confined in the jails	4.36	6.91	6.33	4.37	2.85
Per cent of number sent to State Reform School to the whole number confined in the jails	.96	9.65	1.53	1.26	1.25
Per cent of number sent to State Industrial Home for Girls to the whole number confined in the jails	.21	2.37	.31	.39	.17
Number escaped	38	32	19	25	27
Insane soldiers or marines transferred to asylums	8	14			
Number remaining in the jails at the close of the year	412	379	412	323	30
BIRTHPLACES OF MALE PRISONERS.					
<i>(Exclusive of Blacks, Mulattoes and Indians.)</i>					
United States	6,015	5,915	5,130	4,167	1,115
British America	941	1,130	771	926	321
England	472	645	560	521	311
Ireland	1,130	1,411	1,321	1,525	1,115
Scotland	212	186	146	170	129
Germany	624	596	420	629	380
Holland	312	177	125	167	113
Norway and Sweden	252	204	143	98	57
France	9	78	13	58	21
Miscellaneous	199	199	156	60	67
Unknown	88	143	76	304	26
Black males	209	264	188	223	122
Mulatto males	36	224	217	48	17
Indian males	51	105	56	43	28
Birthplace and color not reported, males	366	214	970	619	43
BIRTHPLACES OF FEMALE PRISONERS.					
<i>(Exclusive of Blacks, Mulattoes and Indians.)</i>					
United States	506	360	339	314	122
British America	75	71	64	53	40
England	25	53	16	11	15
Ireland	83	78	53	61	62
Scotland	5	18	4	4	4
Germany	30	35	23	21	17
Holland	18	7	4	10	10
Norway and Sweden	10	9	4	1	5
France	2	4	6		3
Miscellaneous	5	3	87	6	3
Unknown	10	8	7	15	
Black females	41	34	26	29	29
Mulatto females	7	31	15	11	1
Indian females	9	7	4	4	3
Birthplace and color not reported, females	39	13	114	151	9
Birthplace, color and sex not reported	16	2	3	10	2

EXHIBIT A.—CONTINUED.

	1891.	1890.	1889.	Year ending June 30, 1888.	Nine months ending June 30, 1887.
PARENT-NATIVITY OF NATIVE WHITE PRISONERS, SO FAR AS REPORTED.					
Foreign-born fathers and mothers	1,617	2,187	1,485	1,342	860
Foreign-born fathers and native mothers	267	397	148	266	102
Foreign-born mothers and native fathers	103	220	128	200	69
Number who could not read	755	828	918	677	479
Per cent of the number who could not read to the whole number received in the jails	6.18	7.20	8.52	7.50	6.88
Number who could not write	903	958	1,089	877	579
Per cent of the number who could not write to the whole number received in the jails	7.34	8.33	9.98	9.58	8.32
Paid to sheriffs for board and keeping of prisoners	\$98,790 19	\$88,269 83	\$86,765 52	\$98,631 38	\$56,006 06
Paid for medical attendance	4,081 72	1,822 76	2,867 40	2,186 85	1,238 90
Paid for clothing	1,460 42	1,285 76	1,697 26	1,483 58	618 45
Paid for repairing jails	14,531 85	9,147 65	11,122 40	6,109 47	4,875 05
Paid for furniture	1,008 85	1,027 48	1,416 66	1,685 02	524 78
Paid for all other necessary supplies	7,167 47	6,122 28	11,328 81	6,900 72	5,486 72
Total cost of maintaining the jails	\$129,460 50	\$107,746 71	\$116,106 96	\$116,996 92	\$68,931 91
Traveling and other expenses incurred in arresting and taking prisoners to the jails	28,655 94	28,655 72	27,155 52	23,427 65	15,885 18
Expended in taking prisoners to penal and reformatory institutions	14,061 66	13,542 45	13,086 20	14,418 98	9,719 99
Other expenditures	11,029 90	931 88	1,578 17	1,586 48	1,707 50
Total expenses of arresting and detaining prisoners	\$183,227 40	\$150,876 26	\$157,871 84	\$154,379 96	\$96,344 58
Cost per week for board and keeping of each prisoner in the jails	\$3 83	\$4 64	\$6 11	\$4 96	\$4 96
Average cost of each prisoner confined in the jails	11 16	9 24	10 98	10 63	8 78
Number of prisoners confined in the jails under city and village ordinances	947	986	1,067	1,178	1,458
Amount received by sheriffs for boarding city and village prisoners	\$1,927 83	\$2,807 18	\$3,004 82	\$2,201 85	\$3,725 21

TABLE I.

Showing for the State and counties, the number of prisoners in the jails June 30, 1890, and on July 1, 1890; the number received and the total number and average number in the jails during the year; the average duration of imprisonment in days; the whole number, and the number under eighteen years of age, of each sex, and the per cent of each sex to the whole number of both sexes received, for the year ending June 30, 1891.

State and counties.	Prisoners.											
	No. remaining in the jails June 30, 1890.	No. in the jails at the beginning of the year.	No. received during the year.	Total No. in the jails within the year.	Average No. in the jails during the year.	Average duration of im- prisonment in days.	Males received during the year.		Females received during the year.		Per cent of each sex to whole No. received of both sexes.	
							Whole No.	No. under 18 years of age.	Whole No.	No. under 18 years of age.	Males.	Females.
1	2	3	4	5	6	7	8	9	10	11	12	
State	379	364	12,308	12,572	421.33	13.12	11,479	725	814	191	93.88	6.62
Alcona			6	6	.19	11.66	6	1			100.	
Alger ¹			2	2	.18	33.	2				100.	
Allegan	6	6	78	84	4.31	18.71	73	12	5		93.59	6.41
Alpena			71	71	2.07	10.61	50	30	21	11	70.42	29.58
Antrim			13	13	.37	10.38	12		1		92.31	7.69
Arenac ²			4	4	.56	51.50	3		1		75.	25.
Baraga	1	1	39	40	.92	8.35	39				100.	
Barry	5	5	69	74	2.53	12.47	67	4	2	1	97.10	2.90
Bay	14	15	505	520	17.91	12.87	443	32	62	10	87.72	12.28
Benzie ³			6	6	.40	24.50	5	1	1		83.33	16.67
Berrien	16	12	85	97	6.36	23.91	83	2	2	2	97.65	2.35
Branch	2	3	105	108	3.20	10.81	102	23	3	1	97.14	2.86
Calhoun	9	9	315	324	20.31	22.88	303	5	12	2	96.19	3.81
Cass	3	8	144	147	6.54	16.23	135	8	9		93.75	6.25
Charlevoix ⁴			6	6	.60	3.83	6				100.	
Cheboygan			111	111	1.12	37.09						
Chippewa	8	3	134	137	8.37	10.30	88		46		65.67	34.33
Clare			86	86	2.64	26.77	35	1	1		97.22	2.78
Clinton	3	2	66	68	2.16	11.62	65	2	1	1	98.48	1.52
Crawford	1		9	9	6.61	27.11	9	1			100.	
Delta			51	51	2.39	17.10	51	2			100.	
Eaton	10	10	446	456	16.60	13.29	440	10	6	2	98.65	1.35
Emmet	1	1	14	15	.64	15.53	12	1	2		85.71	14.29
Genesee	5	5	356	361	8.44	8.53	340	17	16	2	95.51	4.49
Gladwin			30	30	.30	3.67	29		1		96.67	3.33
Gogebic	26	16	96	112	10.42	63.97	90		6		93.75	6.25
Grand Traverse	2	2	23	25	1.73	25.24	20	3	3	2	86.96	13.04
Gratiot	1	3	61	64	3.95	22.55	55	10	6	3	90.16	9.84
Hillsdale	3	3	100	103	3.20	11.35	100	4			99.00	1.00
Houghton	9	9	98	107	6.02	20.52	89	11	9	3	90.82	9.18
Huron	5	6	23	29	2.53	31.86	19	2	4		82.61	17.39
Ingham	1	1	278	179	8.52	17.37	285	4	13		95.32	4.68
Ionia	1	1	571	572	15.50	9.89	556	16	15	5	97.87	2.63
Iosco	6	5	28	28	2.67	34.78	23				100.	
Iron												

¹ Up to June 30, 1891, Marquette county jail was used.

² No jail. Used Bay county jail.

³ Prisoners confined in Grand Traverse county jail.

⁴ No jail. County rents buildings that are used for jails.

^a Exclusive of Iron and Manitou counties from which no reports have been received and of Kalamazoo and Sanilac that did not report the number of days prisoners were confined in the jails.

^b Sex of 11 not reported.

^c Including eight prisoners under 18 years of age.

TABLE I.—CONTINUED.

Counties.	Prisoners.											
	No. remaining in the jails June 30, 1890.	No. in the jails at the beginning of the year.	No. received during the year.	Total No. in the jails within the year.	Average No. in the jails during the year.	Average duration of imprisonment in days.	Males received during the year.		Females received during the year.		Per cent of each sex to whole No. received of both sexes.	
							Whole No.	No. under 18 years of age.	Whole No.	No. under 18 years of age.	Males.	Females.
	1	2	3	4	5	6	7	8	9	10	11	12
Isabella.....	1	1	461	62	1.52	8.95	57	3	4	—	98.44	6.56
Jackson.....	9	9	465	474	12.08	9.26	404	37	61	—	96.58	13.12
Kalamazoo.....	13	—	902	902	—	—	845	57	54	3	94.01	5.98
Kalkaska.....	—	—	12	12	.41	12.58	11	5	1	—	91.67	8.33
Kent.....	31	31	1,882	1,963	48.04	12.96	1,290	74	102	14	92.34	7.66
Keweenaw.....	—	—	6	6	.42	25.50	5	1	1	—	83.33	16.67
Lake.....	2	3	42	45	.90	7.29	40	1	2	1	98.24	4.76
Lapeer.....	—	—	326	326	4.26	4.77	323	10	3	—	98.08	.92
Leelanau.....	—	—	4	4	.27	24.75	4	—	—	—	100.	—
Lenawee.....	5	5	273	278	15.28	20.06	257	6	16	2	94.14	5.86
Livingston.....	—	—	26	26	1.66	23.35	24	—	2	1	92.31	1.69
Luce.....	1	1	22	23	1.62	25.74	14	—	8	1	93.64	36.36
Mackinac.....	2	2	118	120	2.35	7.14	108	6	15	1	87.29	12.71
Macomb.....	5	5	98	98	1.55	5.79	89	9	4	3	96.70	4.30
Manistee.....	5	—	350	355	5.60	5.76	332	29	18	4	94.86	5.14
Manitou.....	—	—	—	—	—	—	—	—	—	—	—	—
Marquette.....	15	15	290	305	16.61	19.58	282	4	8	—	97.24	2.76
Mason.....	—	2	65	67	2.31	12.53	61	10	4	2	93.55	6.15
Meoseta.....	11	10	98	98	8.28	12.21	70	4	18	1	79.55	20.45
Menominee.....	20	20	267	287	14.85	18.89	254	—	18	—	95.13	4.86
Midland.....	2	—	18	18	.52	10.44	18	—	—	—	100.	—
Missaukee.....	1	1	31	32	.78	8.94	31	—	—	—	100.	—
Monroe.....	3	3	55	58	1.64	10.83	54	7	1	—	98.18	1.82
Montcalm.....	11	11	149	160	9.51	21.69	147	4	2	2	98.66	1.34
Montmorency.....	—	1	5	6	.26	15.66	5	—	—	—	100.	—
Muskegon.....	5	5	220	225	11.78	19.08	178	6	42	4	80.91	19.09
Newaygo.....	1	5	43	48	1.74	13.25	40	3	3	1	93.02	6.98
Oakland.....	6	6	231	237	8.45	13.01	221	17	10	—	95.87	4.33
Oceana.....	1	2	16	18	.43	8.67	16	1	—	—	100.	—
Ogemaw.....	1	—	40	40	.84	7.70	38	—	2	—	95.	5.
Ontonagon.....	—	—	11	11	1.47	48.78	11	—	—	—	100.	—
Oscoda.....	1	—	9	9	.54	21.78	9	—	—	—	100.	—
Oscoda.....	—	—	4	4	.11	1.00	2	—	2	—	50.	50.
Otsego.....	—	8	6	9	.48	19.33	6	—	—	—	100.	—
Ottawa.....	6	6	142	148	6.80	16.78	137	10	5	—	96.48	8.52
Presque Isle.....	—	—	3	3	.25	80.	3	—	—	—	100.	—
Roscommon.....	1	1	53	54	1.54	10.40	53	—	—	—	100.	—
Saginaw.....	16	16	606	621	15.72	9.24	554	21	51	—	91.57	8.43
Sanilac.....	4	—	28	28	—	—	28	4	—	—	100.	—
Schoolcraft.....	5	5	35	40	1.80	16.40	32	1	3	—	91.43	8.57
Shiawassee.....	6	6	55	61	8.49	20.90	50	3	1	—	90.91	1.82
St. Clair.....	9	5	527	532	12.33	84.59	500	52	27	4	94.38	5.12
St. Joseph.....	1	1	43	44	2.67	22.14	42	1	1	—	97.67	2.33
Tuscola.....	7	7	68	75	5.70	27.72	60	7	8	—	83.24	11.76
Van Buren.....	—	8	38	38	2.45	24.31	38	4	—	—	100.	—
Washtenaw.....	6	8	366	374	10.06	9.84	354	6	12	2	96.72	3.28
Wayne.....	83	38	795	833	25.94	11.87	740	115	55	4	93.06	6.92
Wexford.....	—	1	101	102	1.98	6.90	94	5	7	—	98.07	6.98

¹ Also 873 tramps who were detained over night only.

² Exclusive of 76 tramps.

³ Sex of four not reported.

⁴ Exclusive of 12 tramps.

TABLE II.

Showing, for the State and counties, the whole number of prisoners received in the jails; the total number, the number of each sex, and the number under eighteen years of age charged with high crimes; the per cent of each sex and the number under eighteen years of age to the total number charged with high crimes; the number under eighteen years of age charged with minor offenses; the per cent of each sex, and the number under eighteen years of age to the total number charged with minor offenses; the number witnesses, debtors, and insane and idiotic persons confined in the jails; and the per cent of the total number charged with high crimes and minor offenses, respectively, to the whole number received in the jails, for the year ending June 30, 1891.

State and counties.	Whole number received in the jails during the year.	Number charged with high crimes.				Per cent of each sex and of the number under 18 years of age charged with high crimes to the total number charged with high crimes.				Number charged with minor offenses.				Per cent of each sex and of the number under 18 years of age charged with minor offenses to the total number charged with minor offenses.				Number of debtors.	Number of insane persons.	Number of idiotic persons.	Per cent of the total number charged with high crimes to the whole number received in the jails.	Per cent of the total number charged with minor offenses to the whole number received in the jails.
		Males.		Females.		No. under 18 years of age.	Males.		Females.		No. under 18 years of age.	Males.	Females.	No. under 18 years of age.								
		Total number.					Total number.															
State.....	12,308	1,906	1,880	89	136	95.43	4.52	6.91	9,989	9,318	671	675	98.28	6.72	6.76	37	21	269	4	15.81	b 81.51	
Alcona.....	6	2	2			100.			4	4		1	100.		25.					33.33	66.67	
Alger.....	2	1	1			100.			1	1		3	100.							50.	50.	
Allegan.....	78	38	34	4	9	88.47	10.53	23.68	40	39	1	41	97.50	2.50	7.50			10		48.72	51.28	
Alpena.....	71	6	5	1		83.33	16.67		25	45	10	41	91.52	8.48	74.55					8.45	77.46	
Antrim.....	13	1	1	1		100.			12	11	1		91.67	8.33						7.69	92.31	
Arenac.....	4	1	1			100.			3	2	1		66.67	33.33							75.	
Baraga.....	89	4	4			100.			35	35			96.15	3.85	9.63					10.26	89.74	
Barry.....	69	13	13			100.			53	50	3	5	96.15	3.85	9.63			3	1	18.84	75.86	
Bay.....	506	47	43	4	1	91.49	8.51	2.13	445	392	53	41	89.09	11.91	9.21			13		9.31	88.12	
Benzie.....	6								6	5	1	1	89.33	10.67	16.67						100.	
Berrien.....	88	25	25	1	2	94.15	5.85	7.69	59	58		2	98.31	1.69	3.39					80.59	19.41	
Branch.....	105	15	14	1	1	93.33	6.67	6.67	89	87	2	23	97.75	2.25	24.72			1	1	14.29	85.71	
Calhoun.....	315	45	41	4	4	91.11	8.89	8.89	295	287	8	8	96.98	3.02	1.18			4	4	14.29	85.71	
Cass.....	144	86	85	1	4	97.22	2.78	11.11	108	98	10	4	92.45	7.55	8.77			2	2	25.	75.	
Charlevoix.....	6	3	3			100.			3	3			100.							50.	50.	
Cheboygan.....	11																					

TABLE II.—CONTINUED.

Counties.	Whole number received in the jail during the year.	Number charged with high crimes.				Per cent of each sex and of the number under 18 years of age charged with high crimes to the total number charged with high crimes.				Number charged with minor offenses.				Per cent of each sex and of the number under 18 years of age charged with minor offenses to the total number charged with minor offenses.				Number of debtors.	Number of insane persons.	Number of idiotic persons.	Per cent of the total number charged with high crimes to the whole number received in the jail.	Per cent of the total number charged with minor offenses to the whole number received in the jail.
		Total number.	Males.	Females.	No. under 18 years of age.	Males.	Females.	No. under 18 years of age.	Total number.	Males.	Females.	No. under 18 years of age.	Males.	Females.	No. under 18 years of age.							
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	
Muskegon.....	220	29	29	1	1	100.	3.44	164	145	89	9	78.80	21.20	4.89				7		18.18	88.64	
Newaygo.....	43	4	3	1		75.	25.	32	30	2	4	98.75	6.25	12.50				7		9.30	74.42	
Oakland.....	231	93	87	6	15	98.55	6.45	137	133	4	1	97.08	2.92	1.46	1					40.26	59.31	
Oceana.....	16							16	16			100.		100.							100.	
Ogemaw.....	40	4	4			100.		35	33	2		94.29	5.71			1		1		10.	87.50	
Ontonagon.....	11	6	6			100.		4	4			100.								54.55	36.36	
Oscoda.....	9	6	6			100.		3	3			100.								66.67	33.33	
Oscoda.....	4							4	2	2		50.	50.								100.	
Ozaukee.....	6	4	4			100.		2	2			100.								66.67	33.33	
Ottawa.....	142	5	5			100.		134	129	5	10	98.27	3.73	7.46			1	2		3.52	94.37	
Presque Isle.....	3	1	1			100.		2	2			100.								83.33	66.67	
Roscommon.....	7	7				100.		46	46			100.								13.21	86.79	
Saginaw.....	a 605	123	109	13	8	88.34	10.66	475	437	38	13	92.	8.	2.74			1	15		20.17	78.51	
Sanilac.....	b 28							15	12	3	1	80.	20.	6.67	2			3		42.86		
Schoolcraft.....	c 35	15	15			100.		33	32	1	3	96.97	3.03	9.09				3		32.73	60.	
Shiawassee.....	55	18	18			100.		507	450	57	56	94.67	5.33	11.06	1			4		2.85	96.20	
St. Clair.....	527	13	13			100.		307	297	10		90.	10.					4		2.55	96.20	
St. Joseph.....	43	33	33		1	100.		10	9			90.								76.74	23.26	
Tuscola.....	68	16	14	2	2	87.50	12.50	48	42	6	5	87.50	12.50	10.42				4		28.53	70.59	
Van Buren.....	33	7	7			100.		26	26			100.								31.21	78.79	
Washtenaw.....	i 366	23	24	1	3	94.	4.	341	330	11	4	98.77	3.23	15.38				12		6.83	93.17	
Wayne.....	796	187	128	9	18	93.43	6.57	633	607	46	101	93.94	7.04	15.47				5		17.22	82.14	
Wexford.....	101	9	8	1		88.99	11.11	91	86	5	5	94.51	5.49	5.49				1		8.91	90.10	

a Eight less than the sum of columns 2, 9, 16, 17, 18 and 19.

b Twenty-five more than the sum of columns 2, 9, 16, 17, 18 and 19.

c Six of four not reported.

d Twelve less than the sum of columns 2, 9, 16, 17, 18 and 19.

TABLE III.

Showing, for the State and counties, the number of prisoners convicted and sent to State Prison, State House of Correction, Detroit House of Correction, State Reform School, and State Industrial Home for Girls; the per cent of sentences to each place of confinement to the whole number confined in the jails, and the number that have made their escape during the year ending June 30, 1891; also the number remaining in the jails June 30, 1891.

State and counties.	Convictions.										Number escaped.	Insane soldiers or marines transferred to asylums.	Number remaining in the jails at close of the year.
	Number sent to State Prison.	Number sent to State House of Correction.	Number sent to Detroit House of Correction.	Number sent to State Reform School.	Number sent to State Industrial Home for Girls.	Per cent to the whole number confined in the jails.							
						State Prison.	State House of Correction.	Detroit House of Correction.	State Reform School.	State Industrial Home for Girls.			
	1	2	3	4	5	6	7	8	9	10	11	12	13
State	235	263	543	121	27	2.26	2.13	4.36	.96	.21	33	8	412
Alcona				1					16.67				2
Alger													
Allegan	5	12	6	1		5.95	14.29	7.14	1.19				2
Alpena	1	2	9	3		1.41	2.32	12.68	4.23		1		5
Antrim													1
Arenac													
Baraga													3
Barry	3	2	6	2	1	4.05	2.70	8.11	2.70	1.85	1		
Bay	8	8	74	7	5	1.54	1.54	14.23	1.35	.96			23
Benzie											1		
Berrien	10	6				10.81	6.19						10
Branch		7	11	1	1		6.43	10.18	.98	.93	8		1
Calhoun	10	5	11	1		3.09	1.54	3.40	.31				2
Case	7	5		2		4.76	3.40		1.36				2
Charlevoix	2		1			83.33		16.67			1		
Cheboygan	2					18.18							4
Chippewa	8	1	1			5.84	.73	.73					4
Clare	4	4	5			11.11	11.11	13.89					1
Clinton	1	2	1		1	1.47	2.94	1.47		1.47			4
Crawford			6					66.67					
Delta	4				1	7.84				1.96			9
Eaton	18	4	16	1		3.95	.87	3.51	.22				6
Emmet		4					26.67						
Genesee	2	4	22	3		.55	1.11	6.94	.38				6
Gladwin	1		1			3.33		3.33			1		
Gogebic	3					2.67					1		16
Gd. Traverse	7			1	1	28.00			4.00	4.00			1
Gratiot		7		7	2		10.94		10.94	8.13	8	7	3
Hilldale	2	9	6	1		1.94	8.74	5.83	.97				4
Houghton	4			1		3.74			.98		2		4
Huron	1	1				3.45	3.45						1
Ingham	3	1	23	1		1.68	.56	12.85	.56		2		6
Ionia	2	17	12	1		.35	2.97	2.10	.17				5
Iosco	1	1				3.57	3.57				1		2
Iron													

TABLE III.—CONTINUED.

Counties.	Convictions.										Number escaped.	Insane soldiers and marines transferred to asylums.	Number remaining in the jails at close of the year.
	Number sent to State Prison.	Number sent to State House of Correction.	Number sent to Detroit House of Correction.	Number sent to State Reform School.	Number sent to State Industrial Home for Girls.	Per cent to the whole number confined in the jails.							
						State Prison.	State House of Correction.	Detroit House of Correction.	State Reform School.	State Industrial Home for Girls.			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Isabella	1	3	1	1		1.61	4.84	1.61					1
Jackson	4	8	34	1	2	.84	1.69	7.17	.21	.42			11
Kalamazoo	6	7	14	3		.67	.78	1.35	.33				13
Kalkaska				2	1				16.67	8.33			
Kent	15	15	11	9		.11	1.10	.81	.66		1		12
Keweenaw				1					16.67				
Lake	1				1	2.22				2.22			
Lapeer	1	25		2		.31	7.67		.61				3
Leelanau													
Lenawee	3	12		3	1	1.08	4.82		1.08	.36			6
Livingston		3					11.54						
Luce	1					4.35							3
Mackinac	20		1	2		16.67		.88	1.67		1		2
Macomb	4	4	6			4.08	4.08	6.12					9
Manistee	5	5	8	8	1	1.41	1.41	2.25	2.25	.25			7
Manitou													
Marquette	6			4		1.97			1.81				2
Mason	11	4		3	2	16.42	5.97		4.48	2.99			4
Mecosta	1	1	3	3		1.02	1.02	3.06	3.06		1		
Menominee	3					1.05							10
Midland		2					11.11						1
Missaukee			3					9.88					1
Monroe	1	4				1.72	6.90				1		6
Montcalm	2	4	2		2	1.25	2.50	1.25		1.25	1		3
Montmorency	1					16.66							
Muskegon		6	6				2.67	2.67					7
Newaygo		5					10.42						
Oakland	6	6	16			2.53	2.53	6.75					5
Oceana		1					5.56						2
Ogemaw													
Ontonagon	1					9.09							5
Oscoda	3					33.33					2		
Oscoda													
Otsego		1					11.11				1		
Ottawa	3	3	4	4	1	2.03	2.03		2.70	.68			4
Presque Isle													
Rosecommon	1	2	2			1.85	3.70						1
Saginaw	9	3	75	5		1.45	.48	12.06	.81				12
Sanilac	1	2		1		3.57	7.14		3.57		1		3
Schoolcraft	17			1		42.50			2.50				6
Shiawassee		6	2	1			9.84	3.23	1.64				3
St. Clair	9	3	20	8	2	1.69	.56	3.76	1.50	.38			3
St. Joseph	4	7		1		9.09	15.91		2.27				3
Tuscola	1	6		2		1.83	8.00		2.67				7
Van Buren	4	2				11.11	5.56						3
Washtenaw	6	6	8	2	2	1.60	1.60	2.14	.58	.53			11
Wayne	23	9	97	18		2.76	1.08	11.84	2.16				36
Wexford	2	1	24	3		1.96	.93	23.52	2.94				

TABLE IV.

Showing for the State and counties, by sex, the birthplaces of the prisoners received in the jails, exclusive of Blacks, Mulattoes and Indians; the number of Blacks, Mulattoes and Indians; the number whose birthplaces and color are not reported, and the whole number of prisoners received in the jails, for the year ending June 30, 1891.

State and counties.	Whole No. of prisoners rec'd in the jails within the year.	Birthplaces of prisoners received in the jails, exclusive of Blacks, Mulattoes and Indians.																						Birthplaces and color not reported.								
		Males.											Females.																			
		United States.	British America.	England.	Ireland.	Scotland.	Germany.	Holland.	Norway and Sweden.	France.	Miscellaneous.	Unknown.	United States.	British America.	England.	Ireland.	Scotland.	Germany.	Holland.	Norway and Sweden.	France.	Miscellaneous.	Unknown.									
State	12,808	6,015	941	472	1,130	212	624	312	252	9	199	88	506	75	25	38	5	30	12	10	2	5	10	209	41	38	7	51	9	886	39	16
Alcona	6	5	1																													
Alger	2	1	1																													
Allegan	78	55	1		4		1		2			2	5	6	5			1	1	2				8								
Alpena	71	17	19	5	5	5	2						6	6									2									
Antrim	13	4	2	1	2	2	1		2				1																			
Arenac	4	2	1																													
Baraga	39	14	4		6	3			5	0	3		1																			
Barry	69	57	7		2	7							1	8	2	1		1	1													
Bay	505	209	98	22	39	6	21	8	3	2	12	25	37	1	3																	
Benzie	6	5											1																			
Benrien	85	56		4	5	1	2		1				1																			
Branch	105	95	1										3																			
Calhoun	815	210	13	15	29	3	15	1	3	1	2		9																			
Charlevoix	144	84	1	2	3								2																			
Cheboygan	6	4																														
Chippewa	11	30	30	3	9	3	4		4				20	13				2	1													
Clare	36	24	8		3																											

TABLE IV.—CONTINUED.

[illegible]

ABSTRACT OF THE ANNUAL REPORTS OF SHERIFFS.

19

[illegible]

a Born in Italy, 2; Arabia, 1; Finland, 15.
b Born in Finland, 23; Poland, 1; Arabia, 1.
c Born in Finland, 1.
d Born in Finland, 8.
e Born in Brazil, 1.
f Born in Finland, 8; Poland 8; Denmark, 5; Austria, 1.
g Born in Poland, 1.
h Born in Finland, 43; Poland 3; Denmark, 2; Belgium, 1; Arabia, 1.
i Born in Italy, 10.
j Born in Mexico, 1.
k Born in Russia, 1.
l Born in Italy, 1; Finland, 1; Denmark, 1.
m Born in Austria, 1.
n Born in Turkey, 1.
o Born in Italy, 1; Arabia, 1; Jerusalem, 1; India, 1; Belgium, 4; Denmark, 1; Switzerland, 1; Austria, 2; Poland, 23; Russia, 4.

TABLE V.

Showing for the State and counties, so far as reported, the parent nativity of white prisoners born in the United States who were received in the jails during the year ending June 30, 1891.

State and counties.	White prisoners born in the United States.			
	Total number.	Nativity of parents.		
		Both foreign born.	Foreign born fathers and native mothers.	Foreign born mothers and native fathers.
State.....	a 6,525	1,617	267	103
Alcona.....	5			b
Alger.....	1			
Allegan.....	60			
Alpena.....	23			
Antrim.....	5	1		
Arenac.....	2	1		
Baraga.....	14	3		
Berry.....	58	9	8	2
Bay.....	246	71	10	11
Benzie.....	6	1		
Berrien.....	57			
Branch.....	93	9	3	
Calhoun.....	219	54	16	12
Case.....	86	7	2	
Charlevoix.....	4			
Cheboygan.....				
Chippewa.....	50	10	2	2
Clare.....	24	6		
Clinton.....	54	9	4	1
Crawford.....	7			
Delta.....	22			
Eaton.....	296			
Emmet.....	7	4		
Genesee.....	276	50	3	5
Gladwin.....	20			
Gogebic.....	32	27		1
Grand Traverse.....	20	5	1	1
Gratiot.....	55	8	8	2
Hilledale.....	68			
Houghton.....	44	26		
Huron.....	8	4		1
Ingham.....	199			
Ionia.....	99			
Iosco.....	10	5		
Isabella.....	1			
Jackson.....	385			
Kalamazoo.....	669			
Kalkaska.....	12	6		
Kent.....	395	661	142	10
Keweenaw.....	2	2		
Lake.....	25			
Lapeer.....	223	87	10	4
Leelanau.....	8		1	
Lenawee.....	217	89	22	14
Livingston.....	28	4	1	

a Exclusive of all counties that did not report parent nativity of white prisoners born in the United States.

b None.

TABLE V.—CONTINUED.

Counties.	White prisoners born in the United States.			
	Total number.	Nativity of parents.		
		Both foreign born.	Foreign born fathers and native mothers.	Foreign born mothers and native fathers.
Luce.....	7			
Mackinac.....	61			
Macomb.....	59	20	7	5
Manistee.....	149	75	4	5
Marquette.....	101	47		2
Mason.....	38	8	2	
Mecosta.....	42			
Menominee.....	58			
Midland.....	10			
Missaukee.....	7			
Monroe.....	42			
Montcalm.....	105			
Montmorency.....	2			
Muskegon.....	106	17	7	5
Newaygo.....	32			
Oakland.....	97			
Oceana.....	14			
Ogemaw.....	10			
Ontonagon.....	1	1		
Osceola.....	7	6		
Oscoda.....	1			
Otsego.....	2	1		
Ottawa.....	54			
Presque Isle.....	2			1
Rosecommon.....	36			
Saginaw.....	290			
Sanilac.....	8			
Schoolcraft.....	20	6	4	3
Shiawassee.....	17			
St. Clair.....				
St. Joseph.....	36			
Tuscola.....	52	11	1	
Van Buren.....	29			
Washtenaw.....				
Wayne.....	419	260	18	15
Wexford.....	41	11	1	1

TABLE VI.

Showing, for the State and counties, the number of prisoners received in the jails who could not read, and the number who could not write, and the per cent of each class to the whole number received in the jails, for the year ending June 30, 1891.

State and counties.	Could not read.		Could not write.	
	Number.	Per cent to the whole number received in the jails.	Number.	Per cent to the whole number received in the jails.
State	a 755	6.13	b 903	7.34
Alcona	c 1	16.67	c 1	16.67
Alger	c 7	8.97	c 7	8.97
Allegan	30	42.35	50	59.42
Alpena	3	23.08	3	23.08
Antrim	c 13	33.33	c 13	33.33
Arenac	c 44	8.71	c 53	10.50
Baraga	c 2	2.85	c 6	7.06
Barry	1	.95	1	.95
Bay	13	4.12	15	5.71
Benzie	4	2.78	10	6.94
Berrien	2	23.33	2	23.33
Branch	c 26	19.40	c 27	20.15
Calhoun	5	13.59	5	13.59
Case	3	4.54	2	3.06
Charlevoix	c 2	22.22	c 2	22.22
Cheboygan	c 4	7.84	c 4	7.84
Chippewa	37	8.30	43	9.64
Clare	3	21.43	4	23.57
Clinton	12	3.37	12	3.05
Crawford	4	13.33	4	13.33
Delta	c 10	10.41	c 30	31.25
Eaton	c 9	14.75	c 10	16.39
Grand Traverse	10	10.00	15	15.00
Gratiot	4	4.08	4	4.08
Hillsdale	c 6	26.09	c 6	26.09
Houghton	25	14.04	40	22.47
Huron	13	2.27	17	2.26
Ingham	1	4.35	5	21.74
Ionia	15	24.59	15	24.59
Iosco	c 6	1.29	c 6	1.29
Isabella	45	4.99	43	5.32
Jackson	3	25.00	4	33.33
Kalamazoo	6	.45	9	.88
Kalkaska	1	16.67	1	16.67
Kent	c 6	14.29	c 6	14.29
Keweenaw	15	4.60	17	5.21
Lake	c 6	2.30	c 5	1.59
Lapeer	1	3.65	1	3.65
Leelanau				
Lenawee				
Livingston				

a Exclusive of all counties that made no report of the number who could not read.

b Exclusive of all counties that made no report of the number who could not write.

c None.

TABLE VI.—CONTINUED.

Counties.	Could not read.		Could not write.	
	Number.	Per cent to the whole number received in the jails.	Number.	Per cent to the whole number received in the jails.
Luce	3	18.64	3	18.64
Mackinac	7	5.93	8	6.78
Macomb	20	21.51	22	23.66
Manistee	60	17.14	60	17.14
Marquette	32	11.08	34	11.72
Mason	2	3.08	5	7.69
Meosota	a		a	
Menominee				
Midland	a		a	
Missaukee	12	33.71	12	33.71
Monroe	4	7.27	5	9.09
Montcalm	3	2.01	12	8.05
Montmorency	a		a	
Muskegon	34	15.45	38	17.27
Newaygo	3	6.98	3	6.98
Oakland	12	5.19	14	6.06
Oceana	a		a	
Ogemaw	3	7.50	4	10.90
Ontonagon	1	9.09	1	9.09
Osceola	a		a	
Oscoda	a		a	
Otsego	a		a	
Ottawa	2	1.41	2	1.41
Presque Isle	1	33.33	1	33.33
Rosecommon	a		a	
Saginaw	a		a	
Sanilac	3	10.71	3	10.71
Schoolcraft	4	11.43	4	11.43
Shiawassee	4	7.27	6	10.91
St. Clair	35	6.64	35	6.64
St. Joseph	2	4.65	2	4.65
Tuscola	6	8.32	6	8.32
Van Buren	1	3.03	1	3.03
Washtenaw	28	7.65	27	10.11
Wayne	72	9.08	72	9.08
Wexford	5	4.95	6	5.94

a None.

TABLE VII.

Showing, for the State and counties, the total cost of maintaining the jails, the amount paid by the counties to the sheriffs for board and keeping of prisoners, the amount paid for medical attendance, for clothing, for repairs of the jails, for furniture, and the miscellaneous jail expenditures, for the year ending June 30, 1891.

State and counties.	Expenditures.						
	Total cost of maintaining the jails.	Paid to sheriffs for board and keeping of prisoners.	For medical attendance.	For clothing.	For repairs of jails.	For furniture.	Miscellaneous.
State	\$129,460 50	\$98,790 19	\$4,031 72	\$1,460 42	\$14,531 85	\$1,008 85	\$7,167 47
Alcona	\$175 00	\$175 00					
Alger	45 30	45 30					
Allegan	1,805 00	1,800 00	350 00	225 00	\$150 00	\$30 00	\$50 00
Alpena	1,358 10	657 50	480 00		98 50	22 10	
Antrim	243 50	200 00	3 50		45 00		
Arenac	126 40	126 40					
Baraga	409 61	372 61	2 00	20 00	15 00		
Barry	1,180 00	600 00	40 00	10 00			
Bay	6,060 83	4,068 25			182 53		1,900 00
Benzie	b	b	b	b	b	b	b
Berrien	c 1,276 65	1,122 00	12 40	18 00	100 00	15 85	13 40
Branch	705 50	685 00	20 00	7 50	35 00	3 00	5 00
Calhoun	3,345 70	3,225 70	30 00	25 00		5 00	60 00
Cass	2,636 86	1,837 80	34 78	60 46	252 06	21 74	420 00
Charlevoix	25 78	25 78					
Cheboygan	b	b	b	b	b	b	b
Chippewa	983 36	983 36					
Clare	1,406 50	1,268 64	27 50	7 50	27 58		75 00
Clinton	1,538 10	1,248 57	2 00	17 75	185 10		134 66
Crawford	263 00	250 00	2 00		10 00		
Delta	598 00	560 00		12 00	3 00		18 00
Eaton	3,438 00	3,430 00	18 00	15 00		5 00	20 00
Emmet	217 47	187 47			10 00		20 00
Genesee	4,000 00	3,000 00	50 00	15 00	85 00		900 00
Gladwin	13 50		3 00		15 50		
Gogebic	2,521 45	2,414 45	25 00	25 00	17 00		40 00
Grand Traverse	480 00	390 00			40 00		
Gratiot	303 25	295 00	5 00	3 25			
Hillsdale	1,069 12	711 12	15 00	8 00	15 00	10 00	300 00
Houghton	2,272 95	2,272 95					
Huron	712 20	657 70	40 00	12 50			2 00
Ingham	6,210 00	2,400 00	75 00	10 00	3,500 00	75 00	150 00
Ionia							
Iosco	1,671 08	988 05	84 40	22 80	750 80		75 25
Isabella	153 00	150 00		10 00	3 00	10 00	10 00
Jackson	c 1,136 65	1,120 65	35 00		30 00		
Kalamazoo	6,330 00	3,000 00	50 00	50 00	3,000 00	30 00	200 00
Kalkaska	168 50	157 00		1 50			5 00
Kent	10,138 44	9,185 44	473 00	75 00	450 00		50 00
Keweenaw	152 25	138 25	6 00	2 00	6 00		6 00

a Exceeds the sum of items by \$247. See expenditures as reported by Keweenaw and Macomb counties.

b Not reported.

c For six months.

TABLE VII.—CONTINUED.

Counties.	Expenditures.						
	Total cost of maintaining the jails.	Paid to sheriffs for board and keeping of prisoners.	For medical attendance.	For clothing.	For repairs of jails.	For furniture.	Miscellaneous.
Lake.....	\$466 00	\$450 00	\$10 00	—	—	\$1 50	\$4 50
Lapeer.....	4,047 00	800 00	20 00	\$3 00	\$3,075 00	—	150 00
Leelanau.....	115 30	108 80	—	—	—	—	6 50
Lenawee.....	3,944 75	3,650 75	29 00	—	250 00	15 00	—
Livingston.....	564 28	553 23	4 01	2 00	—	—	—
Luce.....	433 40	283 40	30 00	—	—	—	115 00
Mackinac.....	15 00	—	15 00	—	—	—	—
Macomb.....	2,690 00	a	a	—	100 00	24 00	a
Manistee.....	1,165 00	1,159 00	10 00	5 00	—	—	—
Marquette.....	5,938 79	3,912 25	381 13	211 16	479 97	337 16	617 12
Mason.....	934 00	861 50	19 00	—	25 00	28 50	—
Mecosta.....	919 25	690 00	90 00	3 25	50 00	35 00	51 00
Menominee.....	3,464 00	3,710 00	300 00	237 00	167 00	—	—
Midland.....	957 75	762 75	—	1 75	16 25	—	177 00
Missaukee.....	126 45	102 20	—	—	16 75	2 50	5 00
Monroe.....	b	b	b	b	b	b	b
Montcalm.....	2,081 75	1,996 75	—	35 00	—	—	—
Montmorency.....	100 45	75 45	—	—	20 00	—	5 00
Muskegon.....	2,754 60	2,244 60	50 00	125 00	800 00	80 00	5 00
Newaygo.....	572 00	500 00	50 00	12 00	10 00	—	—
Oakland.....	1,601 19	985 00	18 00	3 65	232 93	14 50	347 06
Oceana.....	123 75	115 75	—	—	—	7 00	—
Ogemaw.....	235 10	234 10	1 00	—	—	—	—
Ontonagon.....	782 70	494 20	5 00	7 50	23 00	163 00	150 00
Oscoda.....	159 63	119 53	11 00	80	21 90	—	6 40
Oscoda.....	25 00	25 00	—	—	—	—	—
Otsego.....	178 00	—	160 00	—	2 00	—	10 00
Ottawa.....	1,430 80	1,236 80	20 00	15 00	50 00	1 00	15 00
Presque Isle.....	58 50	58 00	50	—	—	—	—
Roscommon.....	496 00	400 00	5 00	15 00	50 00	—	25 00
Saginaw.....	4,472 25	4,419 50	50 00	2 75	—	—	—
Sanilac.....	48 00	—	10 00	8 00	15 00	—	15 00
Schoolcraft.....	1,375 43	1,305 43	45 00	—	50 00	—	75 00
Shiawassee.....	1,366 25	1,231 25	35 00	10 00	72 00	3 00	15 00
St. Clair.....	3,138 99	3,138 99	—	—	—	—	—
St. Joseph.....	959 23	623 10	10 50	15 30	73 88	34 00	192 53
Tuscola.....	1,224 00	1,090 00	19 00	25 00	50 00	—	50 00
Van Buren.....	c 624 15	529 15	10 00	15 00	50 00	20 00	—
Washtenaw.....	3,735 00	3,600 00	50 00	10 00	50 00	—	25 00
Wayne.....	9,966 00	8,466 00	1,000 00	200 00	300 00	—	—
Wexford.....	807 70	512 70	40 00	—	—	5 00	250 00

a Expenditures not fully itemized.

b Not reported.

c For six months.

TABLE VIII.

Showiny, for the State and counties the total amount expended in arresting and detaining prisoners, the total cost of maintaining the jails, the amount of traveling and other expenses incurred in arresting and taking prisoners to the jails, and to the penal and reformatory institutions, and certain expenditures not elsewhere shown, for the year ending June 30, 1881.

State and counties.	Totals.	Total cost of maintaining the jails.	Traveling and other expenses incurred in arresting and taking prisoners to the jails.	Expended in taking prisoners to penal and reformatory institutions.	Expenditures not elsewhere shown.
State	\$183,227 40	\$129,480 50	\$28,655 34	\$14,084 66	\$11,029 90
Alcona	\$290 00	\$175 00	\$70 00	\$35 00	-----
Alger	130 00	45 30	84 70	-----	-----
Allegan	3,245 00	1,806 00	1,000 00	449 00	-----
Alpena	2,024 30	1,358 10	128 79	637 50	-----
Antrim	378 50	248 50	125 00	-----	-----
Arenac	126 40	126 40	-----	-----	-----
Baraga	409 61	409 61	-----	-----	-----
Barry	1,885 00	1,150 00	200 00	35 00	-----
Bay	7,614 88	6,050 88	-----	1,564 00	-----
Benzie	45 00	-----	45 00	-----	-----
Berrien	1,894 65	1,276 65	300 00	318 00	-----
Branch	1,418 50	705 50	390 00	250 00	\$33 00
Calhoun	5,163 70	3,245 70	1,300 00	318 00	300 00
Cass	3,592 76	2,686 86	720 00	235 90	-----
Charlevoix	201 78	25 78	24 00	152 00	-----
Cheboygan	-----	-----	-----	-----	-----
Chippewa	983 36	983 36	-----	-----	-----
Clare	3,007 82	1,406 50	1,434 32	166 00	-----
Clinton	2,202 06	1,588 10	575 96	38 00	-----
Crawford	494 85	262 00	5 00	227 85	-----
Delta	768 00	598 00	25 00	140 00	-----
Eaton	4,968 00	3,488 00	1,200 00	300 00	-----
Emmet	402 47	217 47	50 00	135 00	-----
Genesee	5,925 00	4,000 00	1,500 00	425 00	-----
Gladwin	618 50	18 50	500 00	100 00	-----
Gogebic	2,622 45	2,521 45	25 00	76 00	-----
Grand Traverse	780 00	430 00	50 00	300 00	-----
Gratiot	308 25	303 25	-----	-----	-----
Hillsdale	1,902 12	1,059 12	600 00	248 00	-----
Houghton	2,401 95	2,272 95	129 00	-----	-----
Huron	1,118 75	713 20	350 00	55 55	-----
Ingham	7,160 00	6,210 00	350 00	100 00	-----
Ionia	-----	-----	-----	-----	-----
Iosco	1,982 28	1,871 08	52 00	50 70	8 50
Isabella	788 00	183 00	500 00	100 00	-----
Jackson	1,280 65	1,185 65	-----	75 00	-----
Kalamazoo	8,630 00	6,330 00	1,500 00	300 00	-----
Kalkaska	248 50	168 50	68 00	22 00	-----
Kent	11,291 81	10,128 44	693 37	415 00	-----
Keweenaw	404 90	152 25	21 65	86 00	145 00
Lake	1,031 00	466 00	500 00	65 00	-----
Lapeer	5,347 00	4,047 00	1,000 00	300 00	-----
Leelanau	129 30	115 30	14 00	-----	-----
Lenawee	5,589 75	3,944 75	1,350 00	245 00	-----
Livingston	609 26	564 26	25 00	20 00	-----

a The counties of Iron and Manito make no report. Cheboygan, Ionia and Monroe make no report of expenditures. Berrien, Cheboygan, Jackson and Van Buren report for only six months.

TABLE VIII.—CONTINUED.

Counties.	Totals.	Total cost of maintaining the jails.	Traveling and other expenses incurred in arresting and taking prisoners to the jails.	Expended in taking prisoners to penal and reformatory institutions.	Expendi- tures not elsewhere shown.
Luce.....	\$522 90	\$433 40	\$52 00	\$37 50	-----
Mackinac.....	15 00	15 00	-----	-----	-----
Macomb.....	2,250 00	2,600 00	480 00	170 00	-----
Manistee.....	2,465 00	1,165 00	500 00	800 00	-----
Marquette.....	6,892 10	5,968 79	612 14	291 17	-----
Mason.....	1,659 00	984 00	425 00	300 00	-----
Meccosta.....	941 05	919 25	-----	21 80	-----
Menominee.....	3,733 50	3,464 00	300 00	89 50	-----
Midland.....	1,306 05	967 75	300 00	45 80	-----
Missaukee.....	399 95	126 45	188 40	135 00	-----
Monroe.....	-----	-----	-----	-----	-----
Montcalm.....	2,081 75	2,081 75	-----	-----	-----
Montmorency.....	141 05	100 45	41 50	-----	-----
Muskegon.....	3,346 50	2,754 60	462 00	129 90	-----
Newaygo.....	625 00	572 00	58 00	-----	-----
Oakland.....	3,226 19	1,601 19	1,450 00	175 00	-----
Oceana.....	197 50	122 75	-----	14 75	-----
Ogemaw.....	359 20	235 10	124 10	-----	-----
Ontonagon.....	11,606 80	782 70	800 00	24 10	\$10,000 00
Oscoda.....	348 25	159 63	125 00	68 62	-----
Oscoda.....	25 00	25 00	-----	-----	-----
Otsego.....	969 42	178 00	175 00	21 42	-----
Ottawa.....	2,048 10	1,480 80	400 00	167 30	-----
Presque Isle.....	64 50	58 50	6 00	-----	-----
Roscommon.....	820 00	496 00	175 00	-----	150 00
Saginaw.....	5,302 25	4,472 25	-----	920 00	-----
Sanilac.....	48 00	48 00	-----	-----	-----
Schoolcraft.....	2,225 43	1,375 43	400 00	450 00	-----
Shiawassee.....	2,366 25	1,366 25	1,000 00	-----	-----
St. Clair.....	2,138 99	3,188 99	-----	-----	-----
St. Joseph.....	1,192 66	959 26	-----	140 00	98 40
Tuscola.....	2,494 00	1,234 00	800 00	180 00	800 00
Van Buren.....	1,226 95	624 15	495 00	107 80	-----
Washtenaw.....	4,485 00	3,785 00	800 00	150 00	-----
Wayne.....	9,966 00	9,966 00	-----	-----	-----
Wexford.....	3,524 70	807 70	1,600 00	1,117 00	-----

TABLE IX.

Showing for the State and counties, the whole number of days prisoners were confined in the jails, the amount paid sheriffs for board and keeping of prisoners, and the cost per week for board and keeping of each prisoner; also the whole number of prisoners, the total cost of maintaining the jails, and the average cost of each prisoner confined in the jails, for the year ending June 30, 1891.

State and counties.	Whole No. of days prisoners were confined in the jails.	Amount paid sheriffs for board and keeping of prisoners.	Cost per week for board and keeping of each prisoner.	Whole No. of prisoners confined in the jails.	Total cost of maintaining the jails.	Average cost of each prisoner confined in the jails.
State	a 153,787	\$98,790 19	b \$3 83	12,572	\$129,460 50	c \$11 18
Alcona	70	\$175 00	\$17 50	6	\$175 00	\$29 17
Alger	66	45 30	4 80	2	45 30	22 65
Allegan	1,572	1,500 00	6 68	94	1,805 00	21 49
Alpena	754	657 50	6 10	71	1,258 10	17 72
Antrim	136	200 00	19 87	13	248 50	19 12
Arenac	206	126 40	4 20	4	126 40	31 60
Baraga	334	372 61	7 81	40	409 61	10 24
Barry	923	600 00	4 55	74	1,150 00	15 54
Bay	6,538	4,068 25	4 36	520	6,060 88	11 64
Benzie	147			6		
Berrien	1 2,320	1,122 00	3 39	1 97	1 1,276 65	13 16
Branch	1,168	685 00	3 81	106	705 80	6 53
Calhoun	7,412	3,223 70	3 05	324	2,345 70	10 33
Cass	2,866	1,887 80	5 39	147	2,686 88	17 94
Charlevoix	23	25 78	7 85	6	25 78	4 39
Cheboygan	1 408			11		
Chippewa	1,412	983 85	3 60	127	983 85	7 12
Clare	964	1,268 64	9 21	36	1,406 50	39 07
Clinton	790	1,248 57	11 06	68	1,588 10	23 25
Crawford	244	250 00	7 17	9	262 00	29 11
Delta	872	560 00	4 50	51	596 00	11 73
Eaton	6,060	3,490 00	3 96	456	3,488 00	7 65
Emmet	323	187 47	5 63	15	217 47	14 50
Genesee	3,081	3,000 00	6 82	261	4,000 00	11 08
Gladwin	110			30	15 50	62
Gogebio	3,805	2,414 45	4 44	112	2,521 45	22 51
Grand Traverse	681	860 00	4 23	35	430 00	17 20
Gratiot	1,443	226 00	1 43	64	308 25	4 74
Hilledale	1,169	711 12	4 26	103	1,059 12	10 25
Houghton	2,198	2,272 95	7 25	107	2,272 95	21 24
Huron	934	657 70	4 96	29	713 20	24 50
Ingham	3,110	2,400 00	5 40	179	6,210 00	34 69
Ionia	5,659			573		
Iosco	974	968 05		23	1,871 03	65 82
Isabella	555	150 00	1 89	62	153 00	2 95

a Exclusive of Iron and Manitou counties that made no report and of Sanilac that did not report the number of days prisoners were confined in the jail.

b Exclusive of Iron and Manitou counties that made no report; of Benzie, Cheboygan, Gladwin, Ionia, Mackinac, Macomb, Monroe and Otsego that did not report the amount paid sheriffs for board and keeping of prisoners; of Kalamazoo that did not report the number of days prisoners were confined in the jails; of Sanilac that reports neither the number of days prisoners were confined in the jails, nor the amount paid sheriffs for keeping; of Berrien and Van Buren counties that report for 6 months; and of Jackson that reports amount paid sheriff for 6 months only.

c Exclusive of Manitou and Iron counties, that made no report; of Benzie, Cheboygan, Ionia and Monroe that did not report the total expense of maintaining the jails; of Berrien and Van Buren that report for 6 months, and Jackson that reports the total cost of maintaining the jail for 6 months only.

1 For 6 months only.

TABLE IX.—CONTINUED.

Counties.	Whole No. of days prisoners were confined in the jails.	Amount paid sheriffs for board and keeping of prisoners.	Cost per week for board and keeping of each prisoner.	Whole No. of prisoners confined in the jails.	Total cost of maintaining the jails.	Average cost of each prisoner confined in the jails.
Jackson.....	4,391	\$1,120 65	\$1 79	474	\$1,185 65	\$2 50
Kalamazoo.....		3,000 00		902	6,339 00	7 02
Kalkaska.....	151	157 00	7 28	12	163 50	13 68
Kent.....	17,534	9,185 44	3 65	1,363	10,183 44	7 47
Keweenaw.....	153	188 25	6 33	6	152 25	25 38
Lake.....	323	450 00	9 61	45	466 00	10 36
Lapeer.....	1,554	800 00	3 60	323	4,047 00	12 41
Leelanau.....	99	108 90	7 69	4	115 30	26 83
Lenawee.....	5,578	3,650 75	4 58	278	3,944 75	14 19
Livingston.....	607	558 25	6 44	26	564 26	21 70
Luce.....	592	288 40	3 41	23	433 40	16 84
Mackinaw.....	857			120	15 00	13
Macomb.....	567			96	2,600 00	26 53
Manistee.....	2,044	1,150 00	3 94	355	1,165 00	3 28
Marquette.....	6,064	3,912 25	4 52	805	5,988 79	19 64
Mason.....	843	861 50	7 15	67	984 00	13 94
Mecosta.....	1,197	690 00	4 04	93	919 25	9 38
Menominee.....	5,420	2,710 00	3 50	237	3,464 00	12 07
Midland.....	128	762 75	28 40	18	967 75	53 21
Missaukee.....	286	102 20	2 50	32	126 46	3 95
Monroe.....	599			58		
Montcalm.....	3,470	1,996 75	4 08	160	2,031 75	12 70
Montmorency.....	94	75 45	5 62	6	100 45	16 74
Muskegon.....	4,281	2,344 80	3 67	225	2,754 60	12 24
Newaygo.....	636	500 00	5 50	48	572 00	11 92
Oakland.....	3,084	985 00	3 24	287	1,601 19	6 76
Oceana.....	156	115 75	5 19	18	122 75	6 82
Ogemaw.....	908	234 10	5 32	40	235 10	5 88
Ontonagon.....	586	434 20	5 67	11	732 70	71 15
Osceola.....	196	119 53	4 27	9	159 68	17 74
Oscoda.....	4	25 00	43 75	4	25 00	6 25
Otsego.....	174			9	178 00	19 22
Ottawa.....	2,483	1,830 80	3 89	148	1,430 80	10 01
Presque Isle.....	90	58 00	4 51	3	58 50	19 50
Roscommon.....	562	400 00	4 98 00	54	496 00	9 17
Saginaw.....	5,787	4,419 50	5 89	621	4,472 25	7 20
Sanilac.....				28	43 00	1 71
Schoolcraft.....	656	1,205 43	12 86	40	1,375 43	34 39
Shiawassee.....	1,275	1,231 25	6 76	61	1,366 25	22 40
St. Clair.....	4,500	3,138 99	4 88	532	3,138 99	5 90
St. Joseph.....	974	632 10	4 55	44	959 26	21 80
Tuscola.....	2,079	1,090 00	3 67	75	1,234 00	16 45
Van Buren.....	893	529 15	4 15	36	624 15	17 34
Washtenaw.....	3,630	3,600 00	6 85	374	3,735 00	9 99
Wayne.....	9,468	8,166 00	6 26	833	9,966 00	11 96
Wexford.....	704	512 70	5 10	102	807 70	7 92

1 For 6 months only.

TABLE X.

Showing, for the State and counties, the number of prisoners confined in the jails under city and village ordinances, and the amount received by the sheriffs for boarding and keeping such prisoners, as reported for the year ending June 30, 1891.

State and counties.	Number of prisoners.	Amount received by sheriffs for boarding prisoners.
State.....	947	\$1,927 33
Allegan.....	55	\$40 00
Baraga.....	10	4 00
Barry.....	2	
Calhoun.....	40	
Delta.....	9	197 50
Eaton.....	3	35 00
Emmet.....	17	33 00
Genesee.....	46	
Gladwin.....	25	65 00
Grand Traverse.....	41	173 00
Gratiot.....	3	3 00
Huron.....	7	4 21
Isabella.....	20	30 00
Jackson.....		129 70
Kalamazoo.....	60	120 00
Kalkaska.....	2	2 50
Livingston.....	19	16 00
Luce.....		37 50
Mackinac.....	1	7 43
Macomb.....	14	
Mecosta.....	1	6 50
Midland.....	4	4 00
Missaukee.....	21	23 00
Muskegon.....	55	352 00
Newaygo.....	19	55 00
Oceana.....	6	6 00
Ontonagon.....	22	35 00
Otsego.....	10	12 00
Ottawa.....	26	40 00
Presque Isle.....	2	6 00
Saginaw.....	224	373 25
Schoolcraft.....	185	112 15
St. Joseph.....	20	
Tuscola.....	11	50 00
Washtenaw.....	7	15 00

SCHEDULE A.

Statements of the condition of the jails in the several counties, with miscellaneous remarks relating to them and their inmates, as made by the sheriffs.

Alcona.—Jail is 30x38 feet, built of brick, heated by wood stove and ventilated by windows. Sewerage is in bad condition. There are five cells; two are 5x7, one 9x12, one 7x12 and one 11x13 feet. Two are made of iron and three of plank. Have no special provisions for female or boy prisoners or for insane and idiotic persons.

Alger.—No jail. Prisoners are confined in Marquette county jail.

Allegan.—Jail for males is 30x40 feet, made of brick, heated by stoves and ventilated by windows and a pipe from floor to chimney. Sewerage in fair condition. There are four cells about 7x12 feet, made of bar iron. For females we have a jail 16x30 feet, with three cells, one 10x10 and two 5x7 feet, made of wood, outside wall of brick. Have no special provisions for boy prisoners or insane and idiotic persons.

Alpena.—Jail is 40x70 feet, built of stone, heated by hot water. Ventilation is good. There are twelve cells, two 12x14 and six 8x12 feet, and two bath rooms with hot and cold water. The cells are built of steel. There are separate cells for the female and boy prisoners and for the insane and idiotic.

Antrim.—Jail is 30x40 feet, built of wood, heated by stoves, and well ventilated by ventilators in ceiling. Sewerage in good condition. There are eight cells 5x7 feet, made of wrought iron plate $\frac{3}{8}$ of an inch thick, with heavy grate doors and with iron floors in two of the cells, and corridors around the cells of heavy bar iron. The sheriff's residence is attached to the jail. No special provisions for insane and idiotic persons.

Arenac.—No jail. Prisoners are kept in Bay county jail.

Baraga.—Jail is 24x26 feet, not including the sheriff's dwelling. It is built of brick and stone with slate roof, heated by stoves and ventilated by an air chamber and windows. Sewerage is in good condition. There are two cells, 7x8 feet, made of steel. There are separate rooms, away from the main jail, for female and boy prisoners and insane and idiotic persons.

Barry.—Jail is 30x68 feet, built of brick, heated by furnace and ventilated by windows. Have no sewerage. There are eight cells built of brick, wood and iron. No special provisions for female and boy prisoners, nor for insane and idiotic persons. Jail was condemned by the board of supervisors at their last meeting in June, 1891. I have not received orders for the removal of the prisoners but expect to soon.

Bay.—Jail is 40x40 feet, built of brick, iron and wood, on stone foundation. It is heated by steam and ventilated by shafts and windows. Sewerage is in good condition. There are twenty-four cells in jail proper. The cells are 5x8 feet, made of iron. For female and boy prisoners there are special provisions above the jail proper, there being four cells and a corridor. There has been two padded cells added the past year for the accommodation of the insane and idiotic persons. The jail proper is provided with a bath room. For medical attendance \$800 per year is paid a physician by the county, whose district takes in the jail and poorhouse.

Benzie.—No jail in the county that we use. Prisoners are kept in Grand Traverse county jail.

Berrien.—Jail is 44x44 feet, built of brick, stone and iron, heated by stoves and ventilated by windows at sides and top. No sewerage, use vaults. There are seventeen cells below and six above. They are 7x9 feet, made of stone and iron. Female and boy prisoners are kept apart in upper story of jail. Have no special provisions for insane and idiotic persons.

Branch.—Jail is 32x34 feet, built of brick, stone and iron, heated by furnace and ventilated by flues. The sewerage is in fair condition. There are eight cells 6x8 feet, made of boiler iron. There are two rooms above for female and boy prisoners. No special provision for insane and idiotic persons.

Calhoun.—Jail is 36x48 feet, built of brick, stone and iron, heated by steam and ventilated by iron pipes in wall of jail. Sewerage is in first-class condition. There are twelve cells 6x10 and 9x12 feet, built of iron and steel. Have special provisions for female and boy prisoners and for insane and idiotic persons.

Cass.—Jail is 36x48 feet, built of stone, brick and iron, heated by steam and ventilated by means of pipes running from each cell to ventilator in roof. Sewerage is in good condition. There are twelve cells 7½x7½, one 10x12 and one 12x14 feet, built of stone and iron. The upper story is for female and boy prisoners. No special provisions for insane and idiotic persons.

Charlevoix.—The jails used by this county are not at the county seat, but are village jails, one at Charlevoix and the other at East Jordan, and are rented by the board of supervisors of Charlevoix county. There is one cell in each jail for the use of female and boy prisoners. No special provisions for insane and idiotic persons.

Cheboygan.—Jail is 30x45 feet, built of brick, heated by furnace in basement of jail, and ventilated by windows. The sewerage is in good condition. There are six cells 5x10 feet, built of boiler iron. Have special provisions for female and boy prisoners, but none for insane and idiotic persons.

Chippewa.—No statement, hence we copy from last report. Jail is 30x34 feet, built of stone, heated by steam and ventilated by opening windows. Sewerage is in good condition. There are six cells, 6½x4 feet, built of iron and cement; for female and boy prisoners there are separate rooms upstairs.

Clare.—Jail is 30x32 feet, built of brick, heated by hot water furnace and is without ventilation. Sewerage is in good condition. There are ten cells, 7x14 and 5x8 feet, built of iron. The cells for female and boy prisoners are in second story. No provisions for insane and idiotic persons.

Clinton.—Jail is 41x34x15½ feet, built of brick, wood and iron, heated by furnace, ventilated by windows. Sewerage is in fair condition. There are fourteen cells, eight 7x7½ and six 7x7 feet, made of wood and iron. There is one cell over the dwelling part for the female and boy prisoners. No special provisions for the insane and idiotic.

Crawford.—Our main jail on first floor of court house is new and made of steel and iron. There are two good cells, four cots to each cell. Sewerage is in good condition. Jail for females is on second floor of court house. There are three cells, built of boiler iron, one cot to each cell. Both jails are in good condition and clean as could be expected.

Delta.—Jail is 22x22 feet, built of brick, heated by stoves, and ventilated by pipes through the roof. Sewerage is in good condition. There are two cells, 8x8 feet made of steel. No special provision for female and boy prisoners, nor for insane and idiotic persons.

Eaton.—Jail is 25x27 feet inside, is built of brick, iron, steel and stone, is heated by steam, and ventilated by flues passing from floor to roof. Sewerage is very bad, almost unbearable. There are six cells and a city lock-up on the ground floor. Two cells are 5x7 feet, and four 7x7 feet, made of iron. For female and boy prisoners there are two rooms in sheriff's residence, also two large rooms in second story of jail. Special provisions are made for insane and idiotic persons.

Emmet.—Jail is 18 $\frac{1}{2}$ x30 $\frac{1}{2}$ feet, built of wood, heated by stoves, and ventilated by windows. No sewerage. There are four cells, one 9x10 $\frac{1}{2}$ feet, one 6x9 feet, and two 7x7 feet. Vestibule 4x18 feet. Two of the cells are made of wood and two of steel. Have no special provisions for female and boy prisoners, nor for insane and idiotic persons.

Genesee.—Jail is 30x32 feet, two stories, built of brick iron and stone, heated by stoves and ventilated by windows. Sewerage is in good condition. There are fifteen cells 5x7x8 feet, built of iron. Separate rooms are provided for female and boy prisoners. No special provisions for insane and idiotic persons.

Gladwin.—Jail is 16x26 feet, built of brick and stone, heated by wood stoves and ventilated by windows. Sewerage is in fair condition. There are three cells, 6x10 feet, built of $\frac{1}{4}$ inch iron. No special provisions for female and boy prisoners nor for insane and idiotic persons.

Gogebic.—Jail is 30x30 feet, built of iron and stone, heated by steam and ventilated by registers. Sewerage is in good condition. There are seven cells 6x7 feet, built of boiler iron. Have two separate cells made of iron and wood for female and boy prisoners. No special provisions for insane and idiotic persons.

Grand Traverse.—Jail is 30x30 feet, built of stone, brick, iron and steel, is heated by steam and ventilated by air passages. Sewerage is very good. There are 17 cells, size 6x7 feet, made of iron and steel. We have provisions in the third story of jail for female and boy prisoners. No special provisions for insane and idiotic persons. This is the common jail for Leelanau and Benzie counties.

Gratiot.—Jail is 31x31 $\frac{1}{2}$ feet, built of stone, iron, brick and wood, heated by furnace and stoves, and ventilated by windows. The sewerage is fairly good. There are 8 cells 5x7 feet. Six cells are made of iron and two of iron and wood. For female and boy prisoners there are two cells entirely separate, built of iron and wood. These are also used for insane and idiotic persons.

Hillsdale.—Jail is 30x40 feet, built of brick, stone and iron, heated by steam, and ventilated by ventilating stack. Sewerage is in good condition. There are 14 cells; on the first floor, they are 8x8 feet, made of stone and iron, and on the second floor, 9x12 feet, made of iron with stone floor. There are two cells above for females and boys. No special provisions for insane and idiotic persons.

Houghton.—[Sheriff says no change from last report, hence we copy.] Jail 30x50 feet, two stories, is built of stone and brick, the floors of cement, the ceiling of corrugated iron. It is heated by steam and ventilated by chimneys built for that purpose. Sewerage is in excellent condition. There are thirteen double cells, 6 $\frac{1}{2}$ x7 feet, made of chilled steel. Have

special provisions for female and boy prisoners and for insane persons. The men's jail is in lower story, and contains ten cells inside of a chilled steel case with a passage around the outside. There are bath tubs and water closets inside. The women's jail is upstairs and contains three chilled steel cells, closet and wash basin. There are also two bath rooms and two bed rooms with wash basins and closets, and one without water or closet. The entire jail is supposed to be fire proof.

The county contracts with the sheriff at \$6,000 per annum to do all criminal work for which said county would be liable, boarding prisoners, and conveying all convicts, insane, etc., to State institutions.

Huron.—Jail is 30x32 feet, built of brick with stone foundation, heated by steam, ventilated by ventilators leading from ceiling to chimney. Sewerage is in fair condition. There are 13 cells. Twelve cells 5x7 feet made of iron and one 7x10 feet made of wood. There is one cell for females. No special provisions for boys nor insane and idiotic persons.

Ingham.—Jail 19x26 feet, built of brick and iron, heated by stoves and ventilated by ventilator in roof and windows. Sewerage is in good condition. There are eight cells 4½x7 feet, built of iron. The second story of jail is used for female and boy prisoners. No special provisions for insane and idiotic persons.

Ionia.—Jail is 30½x32½ feet, built of brick, stone, wood and iron, heated by steam and ventilated by ventilators. Sewerage is in good condition. There are twelve cells 7 feet long, 5 feet wide and 7 feet high made of boiler iron with grated doors. One cell is all we have for female and boy prisoners or for insane and idiotic persons.

Iosco.—Jail 22x22 feet, two stories high, is built of brick on stone foundation. It is heated by hot-air furnace and ventilated by ventilators in chimneys and through the roof. Sewerage is in good condition. There are four cells, each holding four prisoners. They are 6½x8 feet and 7 feet high. Two are made of steel and two of iron. There are two cells in the upper story that can be used for female and boy prisoners, or for insane and idiotic persons.

Our cells and cell corridor are so small that it is necessary to let the prisoners have the jail corridor for exercise during the day in warm weather. They are locked in the cells during the night. The outer wall is brick 12 inches thick, lined with iron, and is perfectly safe.

Iron.—We have no jail in this county yet. Our prisoners are confined in Menominee county jail. Our jail will be ready for occupancy in a few weeks.

Isabella.—Jail is 30x60 feet, built of brick, heated by stoves and ventilated by pipes. Sewerage is in good condition. There are 6 cells 8x12 feet, made of iron. No special provisions for female and boy prisoners nor for insane and idiotic persons.

Jackson.—Jail is 40x60 feet, two stories high, built of brick, heated by stoves and ventilated by windows and doors. Sewerage is in bad condition. There are fourteen cells 5x7 feet, made of boiler iron. Female and boy prisoners are kept in second story of building. No special provisions for insane and idiotic persons.

Kalamazoo.—Jail is 40x70 feet, built of brick, heated by steam and ventilated by windows and ventilating shafts. Sewerage is in good condition. There are twenty-six cells 5x7x8 feet, made of stone, and a steel cage of four cells holding four prisoners each. There are five cells in the upper story and two large cells in the hall for boys, idiotic or insane inmates.

Kalkaska.—Jail is 24x32 feet, built of wood, heated by wood stoves and ventilated by openings from each cell 12x18 inches. No sewerage. There are five cells made of wood, three of these are lined with iron; four of the cells are 6x8 feet and one 6x12. No special provisions for female and boy prisoners or for insane and idiotic persons. The jail and sheriff's residence is unhealthy and in my judgment is unfit for the long confinement of prisoners.

Kent.—Jail is 40x100 feet, built of brick, heated by steam and ventilated by windows. Sewerage is in good condition. There are 45 cells: Thirty 5x7 feet, six 7x7 feet, one 10x14 feet, one 10x12 feet, two 10x16 feet, two 6x12 feet, one 9x15 feet, one 5x7 feet and one 6½x10 feet, made of wood and iron. There are six cells for female and boy prisoners and two for insane and idiotic persons.

Keewenaw.—Jail is 20 feet square. It is built of stone, heated by stoves and ventilated by windows and ventilators in chimney. Sewerage is in good condition. There are two cells 7x6x7 feet, made of iron. For female and boy prisoners there are separate rooms on the second floor. Have no special provision for insane and idiotic persons. Plenty of water has been brought into the jail by iron pipes under the ground from a dam one quarter of a mile away. The first story contains the two cells. In the second story there are two rooms each 10x20 feet. All the rooms have ventilators in chimneys. The sheriff's residence is attached to the jail, and is constructed of wood.

Lake.—Jail is 20x50 feet, built of brick, heated by stoves and ventilated by flue through chimney and by windows. Sewerage is not in the best condition. There are three cells in men's jail, 6x8 feet, made of iron and stone. Have special provisions for female and boy prisoners. None for insane and idiotic persons.

Lapeer.—Jail is 26x32½ and 21 feet high, built of brick, heated by stoves and ventilated by windows and two ventilators. Sewerage is in good condition. There are 5 cells 6½x7 feet built of steel bars. For female and boy prisoners there are two cells separate from other prisoners. No special provisions for insane or idiotic persons. In fall of 1890 the old cells were torn out and new steel cells put in, making a reasonably good jail.

Leelanau.—Jail 16x24 feet, is built of 6x6 timber laid up and bolted. It is heated by a stove and ventilated by windows. Sewerage is in good condition. There are three cells: two 7x10, and one 6x12 feet, made of plank. No special provision for female and boy prisoners and none for insane and idiotic persons.

Lenawee.—Jail 30x37 feet, is built of stone, brick and iron, heated by steam and ventilated by windows. Sewerage is in good condition. There are 14 cells 7x7 feet built of stone and iron. We have two separate cells for female and boy prisoners with barred windows and doors. The walls of jail have been plastered with Portland cement which is a very good improvement.

Livingston.—Jail, 30x32 feet, is built of brick, stone and iron, heated by hot water, and ventilated by hot air flues running from cells to roof. Sewerage is in good condition. There are ten cells: six are 6x8, three are 6x10, and one is 10x14 feet. There is also a bath-room 6x10 feet. The lower cells are made of boiler iron, and those above are of plank and plaster. Have special provisions for female and boy prisoners, and one cell for insane and idiotic persons.

Luce.—Jail, 26x36 feet, built of brick, iron and wood, heated by steam.

Ventilation is good. Sewerage is in fair condition. There are five cells: three 7x9 feet, two 9x9 feet, three are made of iron and steel and two of wood. There are two wood cells for female and boy prisoners, also two for insane and idiotic persons.

Mackinac.—Jail is built of brick, heated by stoves, and ventilated by windows and doors. Sewerage is in bad condition. There are four cells, 5x7 feet, made of stone and iron. No special provision for female and boy prisoners, nor for insane and idiotic persons. The jail is in bad condition and not safe; is unhealthy and not fit to put prisoners in.

Macomb.—Jail, 30x50 feet, is built of brick, heated by steam and ventilated by ventilating shaft. Sewerage is in fair condition. There are 12 cells 6x8 feet, made of iron. The rooms in second story are used for female and boy prisoners. No special provisions for insane and idiotic persons.

Manistee.—Jail is built of brick and heated by steam. There are 13 cells: ten 4x7 feet, one 12x20 feet, one 12x12 feet, and one 9x12 feet, made of iron. There is one large room for female prisoners, also one for boy prisoners. No special provisions for insane and idiotic persons.

Manitou.—Jail 20 feet square, is built of plank laid flat, heated by stoves and ventilated by two windows. No sewerage. There are three cells 4x6 feet made of plank, 2x4 inches. No special provisions for female and boy prisoners or for insane and idiotic persons.

Marquette.—[Sheriff says, "no change in jail since last year," hence we copy.] Jail is 28x28 feet, two stories high, built of stone, heated by steam and ventilated by windows and ventilators. Sewerage is in good condition. There are twelve cells. In the lower story there are six cells 5x7 feet, made of stone, and in the upper story there are six, which are 6x9 feet, made of iron. Have special provision for female and boy prisoners and for insane and idiotic persons.

Mason.—Jail is 30x22 feet, built of brick and iron, heated by furnace, and ventilated by chimney and windows. Sewerage is in good condition. There are eight cells 5x7 feet, made of iron. There are special provisions for female and boy prisoners, and also for insane and idiotic persons.

Mecosta.—Jail 20x24 feet, is built of wood lined with iron, heated by wood stoves and ventilated by windows. Sewerage is in good condition. There are four cells 4½x8 feet with two bunks in each. The cells are made of wood lined with iron. Separate rooms for female and boy prisoners. No special provisions for insane and idiotic persons.

Menominee.—Jail 26x30 feet, is built of stone, brick and iron, heated by steam. Ventilation is good. Sewerage is in good condition. There are twelve cells 4x7 feet, made of iron. We have special provisions for female and boy prisoners, but none for insane and idiotic persons.

Milland.—Main part of jail 38x42 feet, two stories, wing 17x33 feet, one story, built of brick, wood and iron, heated by stoves and hot water, ventilated by doors and windows. The sewerage is poorly constructed, but is in fair condition at present. There are fourteen cells, four 8x8 feet, eight 4x8 feet and two 4½x7 feet, made of sheet iron or steel. No special provisions for female and boy prisoners or for insane and idiotic persons.

Missaukee.—Jail 40x45 feet, is built with a stone foundation, brick walls, shingle roof and iron gratings, heated by furnace and ventilated by windows. Sewerage is in good condition. There are six cells in the jail 5x8 feet, made of sheet iron, and two cells in sheriff's residence, 8x12 feet,

made of wood with iron doors and windows, used for female and boy prisoners. No special provisions for insane and idiotic persons.

Monroe.—Jail 30x30 feet, is built of brick and stone, heated by coal stove and ventilated by windows. No sewerage. There are nine cells 9x10 feet, made of wood and stone. No special provisions for female and boy prisoners or for insane and idiotic persons. Jail has been condemned for the last ten years.

Montcalm.—Jail 26x46 feet, is built of boiler iron, stone and brick, heated by steam and ventilated by air shaft. Sewerage is in good condition. There are ten cells, one 10x11 feet and nine 5x8 feet, made of boiler iron. Have special provisions for female prisoners. None for insane and idiotic persons.

Montmorency.—Jail 16x20 feet, is built of wood, heated by wood stove. There are two cells 6x8 feet, made of sheet iron. No special provisions for female and boy prisoners or for insane and idiotic persons.

Muskegon.—Jail burned May 16, 1891. We use the city lock-up.

Newaygo.—Our jail has a floor measure of 1,450 square feet. It is built of wood and iron, heated by wood and coal stoves, and ventilated by windows. Sewerage is in good condition. There are 4 cells, each containing 40 square feet, floor measure. They are made of iron. For female and boy prisoners there are good rooms lathed and plastered and furnished with good beds. For the insane and idiotic there is a wooden cell with closet.

Oakland.—Our jail is a two story building 28x30 feet, built of brick, stone and iron, heated by steam and ventilated by air chambers. Sewerage is in good condition. There are 16 cells 6x8 feet made of iron. For boy prisoners there are two separate cells 8x10 feet and for females one room 12x16 feet, with bath room and water closet. One room for hospital, which is also used for insane and idiotic persons.

Oceana.—The jail which is built of wood is heated by stove and ventilated by windows. Sewerage is in very good condition. There are six cells made of wood and iron. No special provisions for female and boy prisoners or for insane and idiotic persons.

Ogemaw.—Jail, 30x40 feet inside, is built of brick, heated by furnace in basement of jail, and ventilated by air-box on top of cells running to cold-air pipe. Sewerage is in good condition. There is an eight-inch sewer pipe and a supply of water in the residence. There are ten cells, 5x7½ feet, made of five-ply metal (iron and steel). For female and boy prisoners there are two cells in the sheriff's residence. No special provision for insane and idiotic persons.

Sheriff's residence and jail are combined.

Ontonagon.—Jail 27x47 feet, is built of brick and stone, heated by stoves and ventilated by pipes and windows. Sewerage is in poor condition. There are 6 cells 7x4 feet, made of steel. No special provisions for female and boy prisoners or for insane and idiotic persons.

Osceola.—Jail 22x30 feet, is built of wood, heated by wood stoves, no system of ventilation. Sewerage is in very poor condition. There are three cells 4x7 feet, made of wood and iron. No special provisions for female and boy prisoners or for insane and idiotic persons.

Oscoda. Jail 16x24 feet, is built of wood, heated by stoves and ventilated by windows. No sewerage. There are two cells 4x8 feet, made of iron. No special provision for female and boy prisoners, or for insane and idiotic persons.

Otsego.—Jail 16x32 feet, is built of wood, heated by stoves and ventilated

by windows. Sewerage is in poor condition. There are three cells 6x8 feet, made of iron. There is a room in the sheriff's residence that is used for female and boy prisoners. No special provision for insane and idiotic persons.

Ottawa.—Jail 30x36 feet, is built of brick and iron, heated by furnace and ventilated by pipes and windows. Sewerage is in good condition. There are nine cells: four 8x7, two 5x8, two 12x8 and one 8x20 feet, made of boiler iron. There are two cells 12x8 feet for women and boy prisoners. These cells are also used for insane and idiotic persons.

Presque Isle.—Jail 11x14 feet, is built of stone and steel plate, heated by stoves and ventilated by windows. Sewerage is in good condition. There are five cells 5½x9 feet, made of stone. No special provision for female and boy prisoners or for insane and idiotic persons.

Roscommon.—Jail is a two-story building 20x30 feet, built of wood, heated by stoves and ventilated by windows. No sewerage. There are five cells 6x8½ feet, made of iron sheeting ⅜ inch thick. There are two cells up stairs for female and boy prisoners. A yard with high fence is attached to jail.

Saginaw.—The main building of the jail is 30x36 feet and the addition is 26x36 feet. The jail is built of brick, heated by steam. Ventilation and sewerage are good. There are twenty-four cells 5x7 feet and 7x7 feet, built of iron. For female and boy prisoners there are separate cells in the addition. No special provision for insane and idiotic persons.

Sanilac.—Jail 34x38 feet, is built of brick, heated by stoves and ventilated by windows. Sewerage is very bad. There are three cells 5x8 feet, two made of iron and one of steel. Have no special provisions for female and boy prisoners, and none for insane and idiotic persons.

Schoolcraft.—Jail 30x40 feet, is built of wood, heated by stoves and ventilated by windows. Sewerage is good. There are six cells 6x8 feet, made of iron. Special provision for female and boy prisoners, and insane and idiotic persons, on the second floor.

Shiawassee.—The jail is built of brick and iron, heated by coal stoves and ventilated by windows. The condition of sewerage is good. There are 8 cells 6½x7 and 8x9 feet, made of iron. There are cells in second story for female and boy prisoners. No special provision for insane and idiotic persons.

St. Clair.—Jail is built of brick and stone, heated by stoves. Sewerage is in fair condition. There are 28 cells 8x10 feet, made of steel plate. Special provisions for female and boy prisoners and insane and idiotic persons.

St. Joseph.—Jail is 40x50 feet, with wing for dining-room and kitchen, is built of brick, heated by coal and wood stoves, and ventilated by doors and windows. Sewerage is in good condition. There are fifteen cells: four are 8x10 and eleven are 4x10 feet, lined with boiler iron. For female and boy prisoners there are separate rooms with iron door between. No special provision for insane and idiotic persons.

Tuscola.—Jail 34x34 feet, built of brick and stone, heated by stove and ventilated by windows. Sewerage is in poor condition. There are seven cells: six are 5x8 feet, made of iron, and one 8x8 feet, made of wood, this being used for female and boy prisoners. No special provision for insane and idiotic persons.

Van Buren.—Jail is 24x40 feet, built of wood, heated by stoves and ventilated by windows. Sewerage is in bad condition. There are ten

cells, 6x8 feet and 5x10 feet made of wood and iron. For female and boy prisoners, we have three cells on the second floor. No special provision for insane and idiotic persons.

Washtenaw.—Jail is 32x32 feet, exclusive of residence, built of brick, heated by steam and ventilated by registers opening into flues to top of building. Sewerage is in good condition. There are eighteen cells, 4½x7 feet, made of steel. Female and boy prisoners are kept in cells on second floor, also insane and idiotic persons.

Wayne.—Jail is 43x92 feet, built of stone, heated by steam and ventilated by seven windows in each ward of which there are six containing thirteen cells 4x6 feet, built of brick and stone. The sewerage is in good condition. There is one ward for female and one for boy prisoners. No special provision for insane and idiotic persons.

Wexford.—Jail is 30x30 feet, built of brick, stone and iron, heated by furnace and ventilated by large chimney and windows. Sewerage is not in good condition. There are six cells 5x7 feet, two are steel cages and four are of brick and steel. For boy prisoners there are cells upstairs in sheriff's residence. No special provision for female prisoners nor for insane and idiotic persons.

SCHEDULE B.

Names of sheriffs as signed officially to their reports.

Counties.	Names of sheriffs.	County seats.
Alcona	John Y. McDonald	Harrieville.
Alger	Edgar C. Cox	AnTrain.
Allegan	John Strabbing	Allegan.
Alpena	John McLaughlin	Alpena.
Antrim	Henry W. Stewart	Bellaire.
Arenac	Alexander Caldwell	Omer.
Baraga	John Carney	L'Anse.
Barry	James D. Benham	Hastings.
Bay	Henry Guntermann	Bay City.
Benzie	John L. Chandler	Benzonia.
Berrien	John Johnson	Berrien Springs.
Branch	Hezekiah Sweet	Coldwater.
Calhoun	Alonso K. Prentice	Marshall.
Cass	William Reagan	Cassopolis.
Charlevoix	Willie B. Hurd	Bozoye City.
Cheboygan	P. Sullivan	Cheboygan.
Chippewa	A. F. Hursley	Sault Ste. Marie.
Clare	Arthur E. Doty	Harrison.
Clinton	Charles D. Goss	St. Johns.
Crawford	Thomas Wakeley	Grayling.
Delta	George McCarthy	Escanaba.
Eaton	Samuel Pollock	Charlotte.
Emmet	C. R. Pratt	Harbor Springs.
Genesee	Frank D. Baker	Flint.
Gladwin	Walter R. Black	Gladwin.
Gogebic	Andy Byrnes	Bessemer.
Grand Traverse	Ashley S. Dobson	Traverse City.
Gratiot	James P. King	Ithaca.
Hillsdale	George G. Banker	Hilledale.
Houghton	Frederick J. Bawden	Houghton.
Huron	Duncan Buchanan	Bad Axe.
Ingham	Charles E. Paddock	Mason.
Ionis	Hamilton E. Welker	Ionis.
Iosco	Thomas Bradley	Tawas City.
Iron	W. J. Tully	Crystal Falls.
Isabella	Harry J. Kane	Mt. Pleasant.
Jackson	John Boyle	Jackson.
Kalamazoo	William S. Downey	Kalamazoo.
Kalkaska	John E. Rainbow	Kalkaska.
Kent	John McQueen	Grand Rapids.
Keweenaw	R. H. Nicholls	Eagle River.
Lake	Henry Cutler	Baldwin.
Lapeer	Irving McArthur	Lapeer.
Leelanau	Barton B. Ellis (under-sheriff)	Leland.
Lenawee	Edward C. Baldwin	Adrian.
Livingston	John McCabe	Howell.
Luce	Arthur A. Henderson	Newberry.
Mackinac	Medard A. Metivier	St. Ignace.
Macomb	Frank Culver	Mt. Clemens.
Manistee	Charles I. Tomlin	Manistee.
Manitou	Hugh E. Boyle	St. James.
Marquette	M. C. Scully	Marquette.
Mason	Daniel Whalen	Ludington.
Meosota	Andrew Breakley	Big Rapids.
Menominee	John O. Connors	Menominee.

SCHEDULE B.—CONTINUED.

Counties.	Names of sheriffs.	County seats.
Midland	Justin Thorington	Midland.
Misaukees	Richard M. Bialby	Lake City.
Monroe	Joseph S. Hilton	Monroe.
Montcalm	Newton A. Porter	Stanton.
Montmorency	Hugh McKenzie	Hillman.
Muskegon	F. W. Hawley (under-sheriff)	Muskegon.
Newaygo	James E. Sharp	Newaygo.
Oakland	Martin W. Bloomburg	Pontiac.
Oceana	Joseph Tyler	Hart.
Ogemaw	John Klacking	West Branch.
Ontonagon	Paul Francis	Ontonagon.
Oceola	J. H. McLean	Hersey.
Oscoda	Dayton D. Clark	Potts.
Otsego	Frank Buell	Gaylord.
Ottawa	Edward Vampell	Grand Haven.
Presque Isle	Max Kuhlmann	Rogers City.
Roscommon	Arthur H. Blanchard	Roscommon.
Saginaw	John Prendergast	Saginaw.
Sanilac	Joseph C. Alexander	Sanilac Center.
Schoolcraft	Dennis Heffron	Manistique.
Shiawassee	F. G. Morrice	Corunna.
St. Clair	Jacob Bernatz	Port Huron.
St. Joseph	William Beard	Centreville.
Tuscola	Charles T. Jarvis	Caro.
Van Buren	Nathan Thomas	Paw Paw.
Washtenaw	Charles Dwyer	Ann Arbor.
Wayne	James Hanley	Detroit.
Wexford	W. L. Sturtevant	Cadillac.

TWENTY-FIRST ANNUAL ABSTRACT
OF THE
REPORTS
OF
SUPERINTENDENTS OF THE POOR
IN THE
STATE OF MICHIGAN.

COMPILED UNDER THE SUPERVISION OF
ROBERT R. BLACKER, SECRETARY OF STATE
JUNE 30, 1891



BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1892

ABSTRACT.

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MICHIGAN,
DEPARTMENT OF STATE, }
Lansing, June 28, 1892.

HON. EDWIN B. WINANS, *Governor of the State of Michigan:*

SIR—As required by law, I submit herewith the Twenty-first Abstract of the Reports of the Superintendents of the Poor, it being for the year ending June 30, 1891.

Very respectfully,

ROBERT R. BLACKER,

Secretary of State.

THE DISTINCTION BETWEEN COUNTY AND TOWNSHIP POOR.

Counties, so far as reported, in which a distinction is made between county and township poor:

Berrien,	Kalkaska,	Mason,	Ontonagon,
Delta,	Kent,	Midland,	Ottawa,
Grand Traverse,	Keweenaw,	Monroe,	Saginaw,
Ingham,	Livingston,	Muskegon,	Wayne.
Jackson,	Mackinac,		

Counties, so far as reported, in which no distinction is made between county and township poor:

Alcona,	Chippewa,	Leelanau,	Oscoda,
Alger,	Clare,	Macomb,	Roscommon,
Alpena,	Eaton,	Marquette,	Sanilac,
Arenac,	Emmet,	Mecosta,	Schoolcraft,
Barry,	Genesee,	Missaukee,	Shiawassee,
Benzie,	Gladwin,	Montcalm,	St. Joseph,
Branch,	Gratiot,	Newaygo,	Tuscola,
Charlevoix,	Huron,	Oceana,	Van Buren,
Cass,	Isabella,	Osceola,	Wexford.
Cheboygan,	Kalamazoo,		

Counties from which no report has been received relative to the distinction between county and township poor:

Allegan,	Hillsdale,	Lenawee,	Oakland,
Antrim,	Houghton,	Luce,	Ogemaw,
Baraga,	Ironia,	Manistee,	Otsego,
Bay,	Iosco,	Manitou,	Presque Isle,
Calhoun,	Iron,	Menominee,	St. Clair,
Clinton,	Lake,	Montmorency,	Washtenaw.
Crawford,	Lapeer,		

ABSTRACT OF REPORTS.

EXHIBIT A.

Statements concerning the paupers and indigent persons in Michigan for the years ending June 30, 1891, 1890, 1889, and 1888, for the nine months ending June 30, 1887.

	Year ending June 30, 1891.	Year ending June 30, 1890.	Year ending June 30, 1889.	Year ending June 30, 1888.	Nine months ending June 30, 1887.
<i>Paupers maintained in the poorhouses:</i>					
Average number	2,092	2,068	2,200.13	2,191.26	2,177.15
Whole number	5,265	4,910	4,847	4,607	4,191
Number of males	3,878	3,648	3,427	3,194	2,865
Number of females	1,380	1,053	1,420	1,413	1,326
Number under 16 years of age	894	869	868	380	348
Whole number of insane	320	268	453	514	490
Average number of insane	328.57	211.27	372.07	378.10	382.25
Whole number of idiotic	208	244	276	269	266
Average number of idiotic	198.88	227.38	235.24	239.43	248.05
Whole number of blind	82	82	83	76	74
Average number of blind	73.50	76.34	68.79	66.61	61.32
Whole number of mutes	80	89	35	31	29
Average number of mutes	28.25	36.98	31.45	26.91	24.83
Americans	2,558	2,335	2,296	2,154	2,119
English	292	248	278	266	265
Irish	995	1,062	802	725	653
Scotch	128	104	117	100	104
Germans	570	521	569	537	494
French	116	94	90	81	65
Swedes and Norwegians	114	106	117	126	98
Canadians	221	195	226	224	189
Negroes	89	81	93	109	99
Mulattoes	27	27	24	11	21
Indians	12	10	23	9	10
Danes	19	14	6	7	1
Hollanders	31	35	37	38	26
Miscellaneous	86	62	77	93	50
Unknown	7	16	92	77	3
Totals	5,265	4,910	4,847	4,607	a 4,192
Births	63	76	68	61	54
Illegitimate births	51	61	53	55	47
Deaths	357	325	306	312	213
<i>Indigent persons assisted outside the poorhouses:</i>					
Temporarily relieved	40,269	37,049	36,419	36,000	21,591
Number of permanent paupers maintained outside the poorhouses	2,670	3,450	2,696	2,398	2,307
Insane at asylums	872	854	882	912	790
Deaf and dumb at School for the Deaf	34	29	21	28	28
Blind at School for the Blind	8	10	8	10	7
Poor persons at other institutions	368	14	7	7	13
Whole number of different persons who have received assistance in any form	46,536	45,294	43,246	43,194	38,660

a One more than total number of inmates. Error in report from Ionia county.

ABSTRACT OF THE ANNUAL REPORTS OF

EXHIBIT A.—CONTINUED.

	Year ending June 30, 1891.	Year ending June 30, 1890.	Year ending June 30, 1889.	Year ending June 30, 1888.	Nine months ending June 30, 1887.
Expenditures—Totals:					
Whole amount expended in the care and support of the poor	\$876,935 46	\$653,744 80	\$691,372 64	\$640,723 14	\$605,966 53
Whole amount paid from poor fund	631,341 61	586,133 82	638,841 45	605,608 87	433,354 42
Amount paid from other funds	242,581 38	253,859 59	289,394 82	282,251 73	172,951 69
Poorhouse and poor-farm expenses, exclusive of interest on capital invested:					
Totals	\$255,497 58	\$278,543 37	\$314,809 90	\$276,501 80	\$213,237 13
Paid to keepers	\$42,162 53	\$43,332 48	\$41,501 81	\$38,611 09	\$30,023 89
Clothing purchased	19,716 44	20,183 15	19,561 13	19,134 53	17,546 96
Food purchased	64,275 31	59,169 87	61,888 89	68,435 22	47,585 23
Medical attendance and medicines	14,061 11	13,409 89	12,308 71	12,908 19	9,319 81
Funeral expenses	2,268 64	2,506 90	1,967 08	2,068 52	1,683 19
Transportation of paupers to and from the poorhouses	4,066 02	4,065 07	3,359 62	3,443 59	2,509 69
Furniture purchased	4,725 92	4,501 75	4,590 47	5,213 40	4,531 11
Labor hired in poorhouses	15,878 78	16,067 52	16,899 43	16,367 06	11,332 06
Miscellaneous poorhouse expenses	23,424 84	24,052 06	20,107 66	20,183 57	14,267 08
Farms purchased	450 00	1,570 00	2,160 00	686 75	
Buildings erected	16,625 39	36,333 85	67,779 41	20,483 48	15,411 10
Buildings repaired	10,266 76	9,553 52	16,974 17	16,970 40	29,084 19
Improvement of farms	5,657 97	7,556 02	6,293 15	6,584 66	5,986 07
Stock purchased	3,718 18	4,047 55	5,774 84	4,133 75	4,335 61
Farm implements purchased	3,542 60	3,969 91	4,752 49	4,071 80	2,423 91
Hay, grain and seed purchased	5,927 50	6,768 07	6,392 37	7,724 12	4,596 52
Labor hired on farms	11,580 78	14,069 61	14,325 50	12,911 25	9,250 94
Miscellaneous expenses	7,098 71	7,162 15	7,805 72	6,825 89	3,212 74
Average cost of each pauper in the poorhouses within the year	\$48 55	\$56 73	\$64 85	\$60 02	\$50 88
Average cost per week of each pauper maintained in the poorhouses during the year	2 30	2 60	2 74	2 42	2 45
Average cost per week of each pauper after deducting value of farms purchased and buildings erected	2 19	2 24	2 14	2 15	2 27
Expenditures for temporary relief outside the poorhouses:					
Totals	\$424,342 11	\$391,858 14	\$393,801 58	\$371,467 37	\$346,360 58
Medical attendance and medicines	\$81 069 21	\$81,000 10	\$76,115 84	\$68,443 62	\$45,913 36
Funeral expenses	18,651 79	15,832 02	18,405 90	18,632 50	11,637 48
Food purchased	211,154 51	193,609 63	198,836 88	183,487 62	120,633 56
Fuel purchased	42,797 42	45,601 90	39,564 18	43,444 88	33,313 77
Clothing purchased	19,533 11	19,008 73	19,017 07	17,926 60	13,616 96
Miscellaneous expenditures	29,756 94	26,410 29	29,581 34	28,484 91	12,702 14
Transportation (anywhere except to and from poorhouses and to and from public institutions)	10,783 11	9,895 47	12,327 87	11,101 83	8,497 31
Cost of maintaining permanent paupers outside of poorhouses	\$38,790 92	\$29,898 12	\$27,527 55	\$29,510 97	\$26,631 69

COUNTY SUPERINTENDENTS OF THE POOR.

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EXHIBIT A.—CONTINUED.

	Year ending June 30, 1891.	Year ending June 30, 1890.	Year ending June 30, 1889.	Year ending June 30, 1888.	Nine months ending June 30, 1887.
<i>Other expenditures:</i>					
Totals.....	\$164,196 80	\$154,388 75	\$150,747 22	\$162,591 34	\$119,499 06
Paid superintendents of the poor.....	\$39,866 02	\$35,840 75	\$35,481 23	\$33,231 08	\$22,997 25
Paid supervisors.....	5,174 71	4,785 03	4,388 30	5,241 59	3,754 46
Paid justices of the peace.....	501 59	229 70	136 15	174 30	4 00
Paid directors of the poor.....	4,363 79	3,231 03	3,310 32	3,600 43	3,596 19
Paid for transportation to and from and support of insane at asylums.....	106,297 23	100,499 21	99,492 21	116,690 38	86,190 95
Paid for transportation to and from and support of deaf and dumb at School for the Deaf.....	384 85	609 27	372 88	429 14	180 00
Paid for transportation to and from and support of blind at School for the Blind.....	47 70	131 84	152 81	140 08	60 45
Paid for transportation to and from and support of poor persons at other institu- tions.....	3,061 12	3,340 87	2,216 51	2,786 85	2,619 06
Miscellaneous.....	4,199 23	720 00	96 31	185 84	156 59
Value of paupers' labor (estimated).....	\$7,170 00	\$5,540 00	\$7,025 00	\$3,274 00	\$7,490 00
Value of all farm products (estimated).....	69,183 83	70,367 54	70,448 56	66,197 53	36,898 42
Value of farm products sold.....	19,106 70	18,348 11	17,470 32	20,247 96	14,154 67
Per cent of value of farm products to capi- tal invested in farms and appurtenances.....	7.37	7.33	7.29	7.53	5.90
Total value of farms and appurtenances.....	\$966,020 33	\$991,833 33	\$966,664 67	\$911,945 03	\$855,046 79
Value of farms and buildings.....	\$360,028 00	\$393,735 00	\$356,624 50	\$302,180 00	\$781,400 00
Value of live stock.....	49,272 07	54,068 00	55,090 03	53,402 50	52,929 00
Value of farm implements.....	20,907 61	23,749 41	23,178 40	28,587 25	23,252 00
Value of all other property.....	27,812 65	30,285 97	31,711 74	32,175 28	27,485 79
Interest at seven per cent on capital in- vested in farms and appurtenances.....	\$67,314 62	\$69,428 24	\$67,666 53	\$63,794 15	\$46,464 96

TABLE I.

Showing for the State and counties, the average number, the whole number, the number of each sex, and the number under 16 years of age, of paupers maintained in the poorhouses; and of these the whole number and the average number that are insane, idiotic, blind, and mute, for the year ending June 30, 1891.

State and counties.	Paupers maintained in the poorhouse.												
	Average number.	Whole number.	Number of males.	Number of females.	Number under 16 years of age.	Insane.		Idiotic.		Blind.		Mute.	
						Whole number.	Average number.	Whole number.	Average number.	Whole number.	Average number.	Whole number.	Average number.
State.....	2,091.91	5,265	3,573	1,390	394	320	4328.87	208	198.88	82	73.50	30	428.25
Alcona.....	5.54	10	9	1	—	—	—	2	2.	—	—	—	—
Alger.....	1	—	—	—	—	—	—	—	—	—	—	—	—
Allegan.....	46.	79	44	35	11	8	3.	3	3.	2	2.	1	1.
Alpena.....	4.40	16	10	6	2	—	—	—	—	—	—	—	—
Antrim.....	8.38	18	15	3	5	—	—	4	3.38	1	1.	—	—
Arenac.....	2	—	—	—	—	—	—	—	—	—	—	—	—
Baraga.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Barry.....	24.	41	27	14	9	—	—	6	5.	—	—	—	—
Bay.....	18.	33	25	8	—	—	—	3	2.12	2	2.	—	—
Benzie.....	1	2	—	—	—	—	—	—	—	—	—	—	—
Berrien.....	48.25	81	48	23	12	9	7.50	9	8.5	4	3.75	3	2.25
Branch.....	32.	53	24	29	3	2	2.	1	1.	2	2.5	—	—
Calhoun.....	70.	106	60	46	11	12	10.	4	4.	3	3.	1	1.
Case.....	44.83	55	36	19	7	12	10.10	17	17.	1	1.	2	2.
Charlevoix.....	1	—	—	—	—	—	—	—	—	—	—	—	—
Cheboygan.....	3 7.50	30	21	9	1	—	—	—	—	—	—	—	—
Chippewa.....	32.	58	48	10	4	—	—	—	—	4	4.	—	—
Clare.....	5.35	32	32	—	1	—	—	—	—	—	—	—	—
Clinton.....	25.13	30	12	18	3	—	—	8	8.	1	1.	1	1.
Crawford.....	3 1.	1	1	—	—	—	—	—	—	—	—	—	—
Delta.....	5.	22	16	6	1	—	—	—	—	—	—	—	—
Eaton.....	43.	51	32	19	4	—	—	4	4.	2	2.	—	—
Emmet.....	2	5	3	2	—	—	—	—	—	—	—	—	—
Genesee.....	48.	71	42	29	6	6	5.	10	9.	3	3.	1	1.
Gladwin.....	5.50	8	5	3	1	—	—	—	—	—	—	—	—
Gogebic.....	4	—	—	—	—	—	—	—	—	—	—	—	—
Grand Traverse.....	—	12	70	2	—	—	—	—	—	—	—	—	—
Gratiot.....	40.50	53	30	23	8	8	4.	8	8	2	2.	—	—
Hilledale.....	65.50	86	47	39	15	15	14.	6	6.	2	2.	1	1.
Houghton.....	—	42	34	8	5	5	—	—	—	—	—	—	—
Huron.....	12.80	21	17	4	4	—	—	—	—	1	1.	—	—
Ingham.....	29.83	46	27	19	2	—	—	6	6.	5	5.	—	—
Ionia.....	43.42	59	29	30	8	2	2.	8	8.	3	3.	1	1.
Iosco.....	8.	13	10	3	—	—	—	1	1.	1	1.	—	—
Iron.....	1	—	—	—	—	—	—	—	—	—	—	—	—
Isabella.....	14.21	23	20	3	1	2	2.	2	2.	1	1.	—	—
Jackson.....	32.60	62	40	22	11	12	9.5	5	4.66	2	1.22	—	—
Kalamazoo.....	42.	84	56	28	16	5	5.	1	.33	1	1.	—	—
Kalkaska.....	1	—	—	—	—	—	—	—	—	—	—	—	—
Kent.....	50.7	109	63	46	3	2	—	3	1.52	—	—	—	—

1 No poorhouse nor farm.

2 County owns a farm but has no poorhouse.

3 County has a poorhouse but no farm.

4 No report.

a Exclusive of Grand Traverse and Houghton counties, which did not report average.

b Exclusive of Houghton, Kent and Lake counties, which did not report average.

c Exclusive of Lake county, which did not report average.

d Exclusive of Lake county, which did not report average.

TABLE I.—CONTINUED.

Counties	Paupers maintained in the poorhouse.												
	Average number.	Whole number.	Number of males.	Number of females.	Number under 16 years of age.	Insane.		Idiotic.		Blind.		Mute.	
						Whole number.	Average number.	Whole number.	Average number.	Whole number.	Average number.	Whole number.	Average number.
Keweenaw	1 2.	4	4							1	1.		
Lake	7.57	20	12	8	6	1		2				1	
Lapeer	38.16	54	30	24	4	1	1.	6	6.	2	2.		
Leelanau													
Lenawee	52.	58	42	41	2					1	1.	1	1.
Livingston	21.37	26	17	9	2			3	3.	2	2.	1	1.
Luce	.30	16	15	1									
Mackinac	1.6	9	8	1									
Macomb	27.	46	32	14	1	8	8.	1	1.	3	3.	1	1.
Manistee	32.	75	56	19	7	2	1.40			1	1.		
Manitou	2												
Marquette	30.	97	52	15	8	4	1.33	2	2.				
Mason	9.6	20	16	4	1			1	1.			1	1.
Mecosta	21.67	40	26	14	12	2	84.	1	1.				
Memominee	12.93	72	63	9	3	6	.48	1	.34	1	.40		
Midland	11.	12	6	6									
Missaukee	5.14	15	13	2	4								
Monroe	51.	71	52	19	15	1	.18	5	4.96	1	1.		
Montcalm	43.44	90	40	50	17			10	10.	1	1.		
Montmorency													
Muskegon	17.	53	34	19	6	2	.2	3	3.	2			
Newaygo	12.	23	19	4									
Oakland	46.94	77	44	33	8	8	6.37	13	11.58	2	2.	1	1.
Oceana	22.33	30	17	13	5			1	1.				
Ogemaw	5.31	11	9	2	1								
Ontonagon	3.29	6	6										
Oscoda	11.78	24	15	9		3	.47			2	1.18		
Oscoda	2												
Otsego	1.	10	8	2	1								
Ottawa	31.	37	28	9	2	4	4.	2	2.	2	2.	1	1.
Presque Isle	2												
Roscommon	2												
Saginaw	41.	76	53	23	3	3	3.	7	8.	3	3.	1	1.
Sanilac	14.5	24	13	11	1								
Schoolcraft	5.5	24	21	3	1								
Shiawassee	29.	47	28	19	6	6	4.	1	1.	2	1.5		
St. Clair	53.36	72	46	26	8			4	4.			1	1.
St. Joseph	30.	44	31	13	5	2	2.	4	4.			1	1.
Tuscola	32.5	53	29	24	13	2	.20	8	8.	1	1.	1	1.
Van Buren	2.93	51	32	19	7	1	1.	2	2.	1	1.	4	4.
Washtenaw	76.	204	167	87	9	1	1.	3	3.	3	2.	4	4.
Wayne	444.	2,219	1,651	368	81	161	122.	17	17.	7	5.		
Wexford	6.25	18	15	3	1	1	.5						

¹ County rents a building which is used as a poorhouse.² No poorhouse nor farm.

TABLE II.—CONTINUED.

Counties.	Americans.*	English.	Irish.	Scotch.	German.	French.	Swedes and Norwegians.	Canadians.	Negroes.†	Mulattoes.‡	Indians.	Danes.	Hollanders.	Miscellaneous.	Unknown.	Totals.
Keweenaw		1	2		1											4
Lake	15		1		1		1	2								20
Lapeer	30	4	3	4	2			11								54
Leelanau																
Lenawee	67		4		5	1	1	1	4							83
Livingston	18	3	3		2											26
Luce		2	9				4	1								16
Mackinac	1	1		1	2	1		2							1	9
Macomb	23	1		6	1	8	3			1						46
Manistee	20	5	5	2	18	4	17	2							2	75
Manitou																
Marquette	10	13	28	8	7	7	9	2	1					a 17		97
Mason	9	1	4		3	1		1	1							20
Meccosta	23	2	4	1	4		3	1	1	1						40
Menominee	8	1	17	1	8		14	13			1	1	1	b 7		72
Midland	7	2	2			1										12
Misauksee	11		2				1				1					15
Monroe	33	2	3		15	15				1	1				1	71
Montcalm	60	1	5		2			7				15				90
Montmorency																
Muskegon	26		3		5	4	12	3								53
Newaygo	15	1		1	2			4								23
Oakland	44	7	8	4	7			3	3				1			77
Oceana	21				7		2									30
Ogemaw	6		1	1	2	1										11
Ontonagon	1	2	1			1					1					6
Oscoda	12		2		4		2	2						c 2		24
Otsego	4	2		1			1	2								10
Ottawa	13		3		7		1						13			37
Presque Isle																
Roscommon																
Saginaw	25	4	10	3	13	2	1	17		1						76
Sanilac	8	1	8	1	2	1		8								24
Schoolcraft	2	1	4	3	2	6	4							d 2		24
Shiawassee	33	2	7		3		1									47
St. Clair	27	6	12	2	9	4		11	1							72
St. Joseph	40		1		2				1							44
Tuscola	39	3			4			8								53
Van Buren	48					1				2						51
Washtenaw	90	9	42	5	86	2	1	4		12				e 3		204
Wayne	393	139	641	55	290	36	7	63	52		1	2		f 40		2,219
Wexford	18		2				2	1								18

* Includes all whites born in the United States.

† Includes only those in whom there appears no mixture of white blood.

‡ Includes all those in whom there appears a mixture of white and negro blood.

a 15 Finlanders, 1 Italian, 1 Polander.

b 2 Bohemians, 2 Poles, 2 Finlanders, 1 Belgian.

c 1 Swiss, 1 Welsh.

d 1 Polander, 1 Italian.

e 2 Italians, 1 Welsh.

f 17 Polanders, 3 Bohemians, 5 Belgians, 8 Welsh, 2 Austrians, 3 Italians, 2 Arabians.

TABLE III.

Showing for the State and counties, the total number of births, the number of illegitimate births, and the number of deaths at the poorhouses; the number of persons temporarily relieved, and the number permanently maintained outside the poorhouses; the number supported at public institutions, and the whole number of different persons who have received assistance in any form, for the year ending June 30, 1891.

State and counties.	Whole number of births and deaths at the poorhouses.			Number of persons temporarily relieved outside the poorhouses.	Number of permanent paupers maintained outside the poorhouses.	Whole number of poor persons supported at public institutions.				Number of different persons who have received assistance in any form during the year.
	Births.	Illegitimate births.	Deaths.			Inane at asylums.	Deaf and dumb at School for the Deaf.	Blind at School for the blind.	Poor persons at other institutions.	
State.....	68	51	357	40,269	2,670	872	24	8	368	46,536
Alcona.....			2	21						31
Alger.....				a	22					22
Allegan.....			9	1,072	10	23	8		b	1,192
Alpena.....			3	468		12				468
Antrim.....	1		1	89		b				102
Arenac.....				a	1	2				
Baraga.....				84		3				87
Barry.....			3	131	22	15				209
Bay.....			2	1,383		33	11	1	7	1,456
Benzie.....				40						40
Berrien.....	1	1	10	c	213	17				294
Branch.....			8	560	4	13				680
Calhoun.....	3	3	13	1,061	496	24	2			1,582
Cass.....	1	1	3	264		10				279
Charlevoix.....				40						40
Cheboygan.....			6	208	64	6	2			273
Chippewa.....			11	89	30	1				119
Clare.....			3	259		4				266
Clinton.....				230	28	11				269
Crawford.....				25	1	4				31
Delta.....	1	1	2	74	27	8				123
Eaton.....			2	316	5	19				361
Emmet.....			1	35		9				36
Genesee.....			10	634	70	21				735
Gladwin.....			2	64	11				1	85
Grand Traverse.....				20	1	9				41
Gratiot.....				61	23	6				143
Hillsdale.....	1	1	9	944	7	4			4	1,041
Houghton.....	2	2	2	392	700	34				1,082
Huron.....			1	319		9	b	b		348
Ingham.....	2		6	276		29				321
Ionia.....	1	1	5	520	2					529
Iosco.....				108						121
Iron.....				42						42

a Report shows an expense for temporary relief (see Table IX), but number of persons not reported.

b Report shows an expense (see Table X), but number of persons is not reported.

c Only heads of families and persons not members of any family.

d Not complete. See note c.

TABLE III.—CONTINUED.

Counties.	Whole number of births and deaths at the poorhouses.			Number of persons temporarily relieved outside the poorhouses.	Number of permanent paupers maintained outside the poorhouses.	Whole number of poor persons supported at public institutions.				Number of different persons who have received assistance in any form during the year.
	Births.	Illegitimate births.	Deaths.			Inane at asylums.	Deaf and dumb at School for the Deaf.	Blind at School for the Blind.	Poor persons at other institutions.	
Isabella	—	—	2	185	1	4	1	—	—	208
Jackson	1	—	4	826	130	24	—	—	—	912
Kalamazoo	1	1	6	758	—	31	—	—	—	868
Kalkaska	—	—	7	102	11	51	—	—	—	113
Kent	5	5	10	4,161	—	58	—	—	—	8,917
Keweenaw	—	—	1	16	—	2	—	—	—	20
Lake	—	—	1	129	—	—	—	—	—	20
Lapeer	—	—	7	446	1	21	—	—	—	522
Leelanau	—	—	—	58	—	5	—	—	—	58
Lenawee	3	2	6	294	4	23	—	—	—	377
Livingston	1	1	2	30	—	16	—	—	—	72
Luce	—	—	—	6	4	—	—	—	—	20
Mackinac	—	—	—	21	—	—	—	—	—	29
Macomb	—	—	2	589	—	9	—	—	—	639
Manistee	2	2	1	483	—	8	3	—	—	524
Manitou	—	—	—	—	1	1	—	—	—	2
Marquette	8	3	12	1,297	—	31	—	—	—	1,394
Mason	—	—	2	74	6	9	—	—	b	109
Mecosta	1	—	4	a	—	20	—	—	—	—
Menominee	—	—	10	605	—	34	6	—	—	205
Midland	—	—	—	105	1	4	1	—	1	117
Missaukee	—	—	—	28	—	8	—	—	—	44
Monroe	—	—	5	448	98	—	—	—	—	519
Montcalm	2	2	8	510	—	16	—	—	2	618
Montmorency	—	—	—	56	—	—	—	—	—	56
Muskegon	—	—	4	1,185	89	22	2	5	—	1,308
Newaygo	—	—	4	185	7	6	—	—	—	231
Oakland	2	2	8	472	7	35	1	—	—	595
Oceana	—	—	1	261	—	1	—	—	1	292
Ogemaw	—	—	—	81	—	4	—	—	—	42
Ontonagon	—	—	1	59	—	—	—	—	—	65
Osceola	—	—	5	62	—	4	—	—	—	90
Oscoda	—	—	—	29	—	1	—	—	—	30
Otsego	—	—	—	12	—	—	—	—	—	22
Ottawa	—	—	6	c 916	—	14	—	2	—	c 960
Presque Isle	—	—	—	10	—	—	—	—	—	10
Roscommon	—	—	—	123	—	4	—	—	—	123
Saginaw	—	—	7	1,547	—	—	—	—	—	1,623
Sanilac	1	—	3	818	18	9	—	—	—	840
Schoolcraft	—	—	2	105	14	3	—	—	—	132
Shiawassee	—	—	4	230	12	15	1	—	—	282
St. Clair	2	2	3	1,244	41	30	—	—	1	1,398
St. Joseph	1	—	7	533	9	15	—	—	1	578
Tuscola	1	—	8	600	—	9	—	—	—	662
Van Buren	8	3	3	778	38	19	1	—	—	885
Washtenaw	1	—	9	50	—	23	—	—	—	277
Wayne	20	18	74	10,178	706	—	—	—	850	12,395
Wexford	—	—	4	88	6	5	—	—	—	117

a Report shows an expense for temporary relief (see Table IX), but number of persons not reported.

b Report shows an expense (See Table X), but number of persons is not reported.

c Includes 916 tramps.

TABLE IV.

The assigned causes of pauperism, so far as they are reported, of the inmates of the poorhouses, 1891.

Causes of pauperism.	No.	Causes of pauperism.	No.
Intemperance.....	122	Rheumatism.....	64
Intemperance and old age.....	1	Diabetes.....	1
Opium habit.....	3	Gravel.....	2
Seduction.....	5	Fistula.....	2
Prostitution.....	9	Dropsy.....	6
Veneral diseases.....	7	Paralysis.....	41
Illegitimacy.....	6	Rickets.....	3
Bad character.....	6	Fits.....	31
Vice.....	12	Itch.....	1
Tramps.....	96	Epilepsy.....	53
Being incorrigible.....	9	Spinal difficulty.....	6
Laziness.....	12	Nervousness.....	3
Imprisonment of husbands.....	4	Sun-stroke.....	2
Old age.....	509	St. Vitus dance.....	7
Old age and sickness.....	1	Insanity.....	170
Old age and lameness.....	8	Scrofula.....	6
Old age and blindness.....	7	Cancer.....	8
Infirmary.....	5	Tumors.....	1
Orphanage.....	26	Ulcers.....	6
Children.....	95	Blood poisoning.....	2
Sent to State Public School.....	2	Dysentery.....	1
Returned from State Public School.....	4	Hernia.....	3
Deserted children.....	28	Rupture.....	5
Family trouble.....	2	Quincy.....	2
Deserted by husbands.....	37	Hip disease.....	2
Widowhood.....	107	Lame back.....	2
Confinement.....	2	Lameness.....	20
Pregnancy.....	26	Broken hip.....	3
Female weakness.....	2	Broken leg.....	16
Sore breast.....	1	Sore feet.....	3
Homelessness.....	148	Sore hand.....	1
Idiocy.....	375	Sore leg.....	8
Incompetency.....	19	Sore eyes.....	7
Being crippled.....	110	Frozen feet.....	7
Deformity.....	1	Frozen fingers.....	1
Blindness.....	70	Broken wrist.....	7
Deafness.....	2	Loss of leg.....	9
Being deaf and dumb.....	17	Loss of arm.....	4
Being deaf, dumb and blind.....	1	Loss of fingers.....	1
Being deaf and blind.....	1	Loss of feet.....	4
Sickness.....	466	Fracture of skull.....	1
Death.....	12	Accident.....	11
Fever.....	4	Collar bone broken.....	1
Typhoid fever.....	8	Injury.....	21
Brain disease.....	2	Injury on railroad.....	4
La grippe.....	13	Injury in mine.....	1
Consumption.....	30	Being stabbed.....	1
Disease of lungs.....	5	Being out of employment.....	26
Pneumonia.....	1	Unable to work.....	6
Asthma.....	13	Chronic pauper.....	5
Catarrh.....	2	Improvident.....	1
Heart disease.....	2	Debility.....	2
Diphtheria.....	4	Transients.....	13
Neuralgia.....	3	Unknown.....	496

TABLE V.

The assigned causes of indigency, so far as they are reported, of families, and persons not members of any family, relieved outside of the poorhouses, 1891.

Causes of indigency.	No.	Causes of indigency.	No.
Intemperance	98	Dropsy	6
Intemperance of husbands	9	Diabetes	2
Optim habit	2	Old age	978
Vice	8	Old age and lameness	6
Bad character	1	Old age and sickness	23
Venereal diseases	3	Old age and blindness	2
Prostitution	5	Old age and rheumatism	1
Masturbation	2	Lameness	8
Illegitimacy	3	Blindness	78
Being incorrigible	6	Being deaf and dumb	5
Laziness	102	Being deaf and blind	1
Tramps	527	Infirmity	31
Imprisonment of husbands	86	Orphanage	26
Desertion by husbands	215	Children	8
Sickness of husbands	46	Deserted children	10
Widowhood	918	Returned from State Public School	3
Confinement	10	Sent to State Public School	1
Pregnancy	8	Homelessness	30
Female weakness	1	Incompetency	30
Sickness	2,238	Transportation	68
Death	63	Loss by fire	19
Fever	18	Accident	21
Malarial fever	6	Being out of employment	113
Typhoid fever	8	Being crippled	117
La grippe	30	Injury	41
Consumption	52	Injury on railroad	1
Pneumonia	2	Injury in mine	14
Heart disease	2	Gun-shot wound	1
Asthma	3	Broken collar bone	2
Diphtheria	10	Broken hip	1
Rheumatism	25	Broken leg	30
Paralysis	19	Broken ankle	5
Epilepsy	8	Broken arm	5
Fits	10	Foot cut	3
St. Vitus dance	1	Loss of feet	1
Nervousness	1	Loss of leg	6
Insanity	90	Loss of arm	6
Rickets	1	Sore feet	1
Idiocy	38	Sore eyes	5
Scrofula	1	Sore hand	3
Cancer	9	Sore leg	8
Abscess	1	Unknown	1,548
Tumors	3		

TABLE VI.

Showing, for the State and counties, the whole amount expended in the care and support of the poor, the amounts paid from the poor funds and the amounts paid from all other funds, for the year ending June 30, 1891.

State and counties.	Whole amount expended.	Paid from poor funds.	Paid from other than poor funds.
State	a \$576,935 46	\$631,241 61	\$242,831 38
Alcona	b \$2,862 47		
Alger	985 60	\$685 60	\$300 00
Allogan	15,379 65	11,151 27	4,228 38
Alpena	8,800 78	6,837 67	2,463 11
Antrim	6,250 51	5,266 22	984 28
Arenac	1,619 44	1,040 98	608 46
Baraga	5,189 92	4,964 92	225 00
Barry	7,006 30	4,429 43	2,576 87
Bay	12,703 69	9,657 12	3,736 57
Benzie	1,369 06	1,195 95	173 11
Berrien	11,635 62	4,942 44	6,743 18
Branch	9,341 94	7,283 59	2,058 35
Calhoun	21,508 20	17,810 88	3,697 32
Cass	11,546 61	9,533 92	2,012 69
Charlevoix	8,490 15		3,490 15
Cheboygan	8,165 57	6,416 35	1,749 22
Chippewa	10,546 13	9,594 85	851 28
Clare	3,491 80	2,718 64	778 16
Clinton	9,064 45	8,321 45	243 00
Crawford	1,384 60	800 00	584 60
Delta	7,234 60	5,765 54	1,469 06
Eaton	7,856 55	5,500 75	2,355 80
Emmet	2,852 89	1,890 14	1,472 25
Genesee	17,927 43	14,492 06	3,435 37
Gladwin	1,918 81	1,770 06	148 75
Gogebio			
Grand Traverse	2,994 61	2,782 61	212 00
Gratiot	7,113 49	5,904 62	1,208 87
Hillsdale	7,303 24	6,049 09	1,254 15
Houghton	30,831 04	30,831 04	
Huron	5,445 41	4,106 91	1,338 50
Ingham	9,046 76	4,064 15	4,982 61
Ionis	6,236 62	5,896 62	370 00
Iosco	5,496 57	4,694 07	812 50
Iron	7,692 90	6,492 90	1,200 00
Isabella	6,706 91	5,438 40	1,268 51
Jackson	17,179 69	13,261 63	3,918 06
Kalamazoo	16,898 00	15,998 00	900 00
Kalkaska	2,655 54	2,473 19	182 35
Kent	48,397 07	41,816 78	6,580 29
Keweenaw	2,551 44	849 79	1,701 65
Lake	4,552 72	4,552 72	
Lapeer	10,999 48	3,574 19	2,425 24
Leelanau	2,564 49	2,414 49	150 00
Lenawee	22,441 97	17,636 15	4,805 82

a Exceeds the sum of the second and third columns by \$2,862.47, which is the total of expenditures in Alcona county, for which the report does not show from what fund the expenses were paid.

b Report does not show from what fund paid.

TABLE VI.—CONTINUED.

Counties.	Whole amount expended.	Paid from poor funds.	Paid from other than poor funds.
Livingston	\$5,026 29	\$4,593 77	\$432 52
Luce	1,485 01	1,170 01	265 00
Mackinac	1,086 52	822 52	258 00
Macomb	10,091 24	8,224 06	1,707 18
Manistee	12,749 28	10,863 31	1,880 97
Manitou	40 00	30 00	10 00
Marquette	42,723 79	36,419 13	6,309 66
Mason	3,633 67	3,633 67	
Mecosta	7,177 02	4,448 24	2,728 78
Menominee	28,290 57	22,542 49	5,718 08
Midland	2,413 41	1,825 59	592 82
Missaukee	3,393 68	2,159 72	1,735 96
Monroe	6,187 12	4,363 52	1,763 60
Montcalm	10,717 14	7,522 47	3,194 67
Montmorency	820 23	540 23	280 00
Muskegon	26,021 63	6,581 05	19,440 58
Newaygo	4,699 85	3,754 15	946 20
Oakland	11,371 62	8,091 87	3,279 75
Oceana	5,422 63	4,633 12	789 56
Ogemaw	3,073 00	2,299 08	803 92
Ontonagon	3,326 91	3,076 91	250 00
Oscoda	5,479 13	4,655 12	824 01
Oscoda	513 36	267 91	245 45
Otsego	2,946 08	2,736 58	209 50
Ottawa	13,161 63	10,903 96	2,257 67
Presque Isle			
Roscommon	1,294 04	580 57	718 47
Saginaw	34,615 87	9,436 50	25,179 37
Sanilac	6,804 77	4,990 32	1,814 45
Schoolcraft	5,196 43	3,811 01	1,385 47
Shiawassee	11,178 46	10,978 71	199 75
St. Clair	21,161 66	15,967 15	5,164 51
St. Joseph	10,200 81	8,052 89	2,147 92
Tuscola	8,834 25	7,760 26	1,123 99
Van Buren	14,050 14	11,174 55	2,875 59
Washtenaw	3,513 29	5,433 43	3,074 86
Wayne	130,236 60	68,320 13	61,916 47
Wexford	4,166 56	2,663 42	1,503 14

The total expenditures \$876,935.46, as shown in the foregoing table, are \$5,891.40 less than the total as found by footing the itemized expenditures, that is, the amounts shown in the first column of Table VII, the first and last columns of Table IX, and the first column of Table X.

TABLE VII.—*Showing, for the State and counties, the poorhouse*

Number.	State and counties.	Totals of poorhouse and poor-farm expenses.	Poorhouse expenses.					
			Paid to keepers	Clothing purchased.	Food purchased.	Medical attendance and medicines.	Funeral expenses.	Transportation of paupers to and from the poorhouses.
			1.	2.	3.	4.	5.	6.
	State	\$255,497 58	\$42,162 58	\$19,716 44	\$64,275 31	\$14,061 11	\$2,268 61	\$4,086 02
								\$4,725 92
1	Alcona.....	\$1,379 32	\$425 24	\$43 29	\$269 75	\$28 25	\$44 00	\$9 00
2	Alger.....							\$49 65
3	Allegan.....	4,735 58	600 00	478 58	694 10	595 58	81 34	74 40
4	Alpena.....	2,254 55	480 00			439 92	149 40	135 04
5	Antrim.....	2,128 97	562 50	187 53	299 35	98 53	4 50	154 00
6	Arenac.....	15 00						57 24
7	Baraga.....							
8	Barry.....	1,136 62	321 67	231 46	192 48	47 85	11 06	1 85
9	Bay.....	3,858 89	600 00	317 82	848 34	130 00		6 50
10	Benzie.....							145 61
11	Berrien.....	3,788 78	600 00	376 88	430 97	163 97	3 50	84 70
12	Branch.....	3,863 36	1,000 00	296 10	699 09	136 50	70 50	62 45
13	Calhoun.....	5,905 15	600 00	703 80	2,110 61	311 08	78 00	86 13
14	Cass.....	3,765 76	600 00	490 23	559 16	41 00	20 50	7 70
15	Charlevoix.....							20 22
16	Cheboygan.....	1,641 45	175 59	58 90	775 21	236 75	36 00	18 75
17	Chippewa.....	4,537 11	500 00	351 89	1,111 91	268 25	110 50	123 63
18	Clare.....	1,571 99	774 96	67 63		84 28	31 00	5 00
19	Clinton.....	2,373 95	645 91	196 50	591 70	129 45	12 00	25 25
20	Crawford.....	404 00		38 00	175 00	150 00		8 50
21	Delta.....	854 47	300 00	50 00	320 47	33 00	39 00	7 00
22	Eaton.....	3,678 95	1,000 00	211 25	578 43	79 86	9 00	6 00
23	Emmet.....	479 53	311 98	7 06			6 50	24 50
24	Genesee.....	3,199 37	600 00	209 58	620 13	342 63	20 00	1 20
25	Gladwin.....	816 22		6 58	497 90	137 50	45 15	
26	Gogebic.....							14 50
27	Gd. Traverse.....	351 76	645 60	60 87		118 04		
28	Gratiot.....	3,389 72	2,970 72			115 00	23 00	41 00
29	Hilledale.....	3,168 96	1,800 00	382 88	319 47	30 86	53 50	40 00
30	Houghton.....	4,199 91	900 00	205 00	1,782 99	429 10	17 00	167 22
31	Huron.....	1,634 77	437 00	191 64	339 85	45 40	5 00	6 00
32	Ingham.....	2,686 48	457 50	296 63	618 10	157 02	90 50	12 50
33	Ionia.....	2,595 90	800 00	246 45	535 32	131 71		21 70
34	Iosco.....	1,882 73	a	87 76	1,322 17	344 25		31 09
35	Iron.....							
36	Isabella.....	2,226 08	600 00	176 87	195 06	563 20		18 70
37	Jackson.....	5,572 18	865 00	375 07	629 62	30 05	7 50	16 00
38	Kalamazoo.....	4,490 03	600 00	276 62	591 51	190 69	30 00	67 50
39	Kalkaska.....							290 98
40	Kent.....	4,197 18	740 00	661 20	843 37		36 50	
41	Keweenaw.....	849 79	452 00	46 47		50 00	20 42	
42	Lake.....	3,170 27	470 00	89 08	159 19	144 28	17 00	117 68
43	Lapeer.....	3,384 67	607 18	363 54	609 06	255 28	34 50	65 32
44	Leelanau.....							
45	Lenawee.....	3,763 53	1,200 00	189 73	352 53	280 76		24 22
								2 90

a Keeper rents farm and boards poor by the week.

and poor-farm expenses during the year ending June 30, 1891.

Poor-farm expenses.											Number.
Labor hired.	Miscellaneous.	Farms purchased.	Buildings erected.	Buildings repaired.	Improvement of farms.	Stock purchased.	Farm implements purchased.	Hay, grain and seed purchased.	Labor hired.	Miscellaneous.	
9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	
\$15,878 78	\$23,424 84	\$450 00	\$16,625 89	\$10,266 76	\$5,687 97	\$3,715 18	\$3,542 60	\$5,927 50	\$11,589 78	\$7,098 71	
	\$78 07			\$15 64			\$63 63		\$257 75	\$95 00	1
\$612 40	60 35			214 01	\$184 57	\$35 25	164 44	\$58 70	541 67	175 15	2
12 75	1,081 23		\$315 06		189 56	2 60	126 73	120 76	4 25	41 77	3
	146 09				15 00						4
104 00	4 75			38 81				6 00	130 25	40 00	5
141 25	109 43			123 13	91 59		85 70	122 63	450 70	138 70	6
											7
351 57	411 26		252 31	351 67	62 75	15 00	134 11	111 98	326 68		8
	526 26		305 00	28 27	81 47	26 50	28 87	116 63		121 49	9
104 01				823 01		262 00	23 65	233 04	449 27		10
242 50	707 62			58 13			155 95	550 42	270 95	39 96	11
											12
16 50	210 10										13
530 40	398 69				553 49	35 00	33 50	141 06		364 81	14
	78 35				498 22						15
203 83	190 39		191 01	28 42	143 26		97 85	9 53	229 43	19 00	16
	6 00				35 00						17
11 00					25 00	45 00		13 00			18
11 55	204 05		1,567 11	111 00				34 20	11 00		19
	14 84			183 00							20
311 70	338 36			77 29	189 02			239 27	201 39		21
	15 00				86 45			13 24			22
											23
	30 50			1 75							24
				100 00	50 00						25
				125 81	120 88	33 00		124 49		490 95	26
	426 33		434 50						55 60		27
											28
	239 73				34 14	3 00	9 75	163 27	103 25	32 46	29
154 35	317 59			44 61				98 95	341 28		30
	131 91		272 46	37 77	26 65	46 00	34 20	88 69	223 80		31
	10 55			24 87	10 00					2, 04	32
											33
102 00	32 76		9 50	8 50	5 70	13 00	27 35	18 23	153 65	297 46	34
	492 50			1,346 02	7 66	544 50	33 35	115 03	275 28	70 34	35
529 65	682 63			225 00	43 35	54 00	24 00	353 70	298 35	177 05	36
											37
279 41	197 25					104 00	137 10	102 19		1,096 16	38
											39
											40
52 00			1,193 94	378 70	150 00		27 95	71 86	143 47	280 90	41
307 64	523 37			66 50	278 33	32 00	31 70	103 04	331 81	198 43	42
											43
	782 95		44 50	27 79	30 70		30 20		96 90	200 65	44
											45

TABLE VII.—CONTINUED.

Number.	Counties.	Totals of poorhouse and poor-farm expenses.	Poorhouse expenses.					
			Paid to keepers.	Clothing purchased.	Food purchased.	Medical attendance and medicines.	Funeral expenses.	Transportation of paupers to and from the poorhouse.
			1.	2.	3.	4.	5.	6.
46	Livingston...	\$2,458 04	\$450 00	\$172 48	\$616 90	\$100 97	\$30 00	\$7 50
47	Luce.....	635 40	220 00	3 60	181 06			6 00
48	Mackinac.....	501 81	129 00	7 25	179 36			
49	Macomb.....	3,944 52	750 00	127 45	791 12	\$77 74	17 22	28 29
50	Manistee.....	6,992 76	800 00	520 01	1,506 28	\$39 22	24 11	15 00
51	Manitou.....							
52	Marquette.....	4,743 81	900 00	199 75	1,794 05	880 85	87 25	23 59
53	Mason.....	1,367 82	582 51	65 89	317 48	41 90	12 25	16 80
54	Meecosta.....	1,815 24	475 00	187 57	258 44	174 00	91 50	
55	Menominee.....	5,149 80		193 10	8,688 09	521 57	99 00	
56	Midland.....	1,812 20	400 00	77 22	251 99	28 15		6 00
57	Missaukee.....	2,327 29		38 55	b 629 51	814 16	10 00	9 00
58	Monroe.....	5,196 87	600 00	565 44	655 01	251 30	40 25	4 55
59	Montcalm.....	2,232 10	700 00	266 75	155 89	266 05	31 60	15 15
60	Montmorency.....							
61	Muskegon.....	2,852 57	450 00	199 75	687 25	148 40	32 00	17 00
62	Newaygo.....	1,794 05	450 00	63 80	156 85	42 00	40 00	22 00
63	Oakland.....	3,010 48	892 50	368 52	510 70	169 16		32 90
64	Oceana.....	1,762 91	650 00	822 92	346 19	10 40		42 00
65	Ogemaw.....	1,558 09	345 98	142 10	858 88	141 70		
66	Ontonagon.....	969 06	a	19 10	602 55	215 35		5 00
67	Osceola.....	3,818 77	6 00	67 97	300 46	98 40	20 00	25 25
68	Oscoda.....							
69	Otsego.....	2,438 19	500 00	9 88	460 55	100 00	63 00	12 00
70	Ottawa.....	4,322 69	600 00	242 50	996 88	114 13	20 00	14 21
71	Presque Isle.....							
72	Roscommon.....							
73	Saginaw.....	6,568 21	518 85	1,072 12	2,800 46	420 00		61 50
74	Sanilac.....	1,193 26	300 00	120 14	109 83	69 58		28 00
75	Schoolcraft.....	1,887 15	400 00	38 25	178 84	195 00	34 00	203 09
76	Shiawassee.....	3,528 29	850 00	426 80	434 03	207 21	62 25	54 67
77	St. Clair.....	5,542 43	540 00	468 17	1,299 81	217 77		37 46
78	St. Joseph.....	2,910 70	680 00	273 48	594 67	161 73	8 00	22 40
79	Tuscola.....	3,101 01	698 84	239 01	510 71	201 73	74 50	185 12
80	Van Buren.....	2,980 26	712 50	294 55	444 71	150 25	16 00	
81	Washtenaw.....	4,809 86	700 00	172 78	1,402 52	57 75		42 85
82	Wayne.....	60,565 67	2,500 00	4,885 65	21,840 81	1,405 82	276 00	2,266 64
83	Wexford.....	1,846 05	600 00	60 00	406 69	112 78	63 50	10 50

a Keeper has no salary—only use of farm free of rent.

b Amount paid keeper for board of inmates.

TABLE VII.—CONTINUED.

Labor hired.	Miscellaneous.	Poor-farm expenses.									Number.
		Farms purchased.	Buildings erected.	Buildings repaired.	Improvement of farms.	Stock purchased.	Farm implements purchased.	Hay, grain and seed purchased.	Labor hired.	Miscellaneous.	
9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	19.	
\$100 00	\$148 86 78 00			\$87 26 121 00		\$140 00	\$212 74	\$78 62 2 25	\$269 51 53 12	\$18 00	46
189 00	677 88		\$107 60	228 49	\$241 52	15 00	8 80	62 94	210 25	195 82	47
624 00	738 33		800 00	190 92	588 68	15 00		600 13	566 76	56 60	48
562 06	369 27			76 26			60 86				49
48 25	33 00				19 10	16 50	24 00	84 17	111 87	27 00	50
151 73	95 90			46 50				48 06	211 55	125 00	51
	514 65			272 89							52
	53 10				45 64	156 25	69 76	48 24	126 12	41 85	53
234 25	150 48		1,150 40	180 64	7 83	178 25	126 14	67 81	640 50	114 77	54
66 00	202 81		1,288 23 96 15	258 87	27 00	52 20	48 50		249 27	38 83	55
264 02	283 23			106 50	167 09	49 00	5 30	279 42	124 50	43 49	56
104 00			700 00	56 00		25 00	10 00		125 40		57
	458 78			107 58	10 15	268 00	48 11	48 36	3 52	76 84	58
171 00						100 00	66 10	10 00			59
	29 00			22 10		27 00	52 38	116 59	180 94	181 52	60
38 66	70 31		85 31	14 00							61
			1,179 58	36 62	54 36	2 20	129 85	42 75	420 66	229 65	62
247 15	156 68		209 50		132 00	526 43					63
175 86	350 66	\$450 00		189 58	182 76	10 00	129 96	235 06	269 96	348 19	64
											65
	90 00			71 81	482 85		108 39		219 53	408 98	66
158 98			82 51	158 82		14 00	115 00	38 96			67
8 00	25 00			85 97		45 00			53 50		68
											69
	174 85		835 28	165 15		87 00	35 47	16 44	4 50	126 00	70
228 88	675 07			79 92	539 44	75 00	260 23	406 97	369 00	344 76	71
225 92	106 00			35 00	98 30		20 00	157 39	366 84	124 63	72
	188 69		504 08		6 00	60 00	112 53		225 26	102 81	73
397 50	213 05		80 00	72 50		79 00		41 90	358 18	85 00	74
312 33	917 70			202 50	8 60	11 50	128 40	183 80	226 00	68 88	75
7,692 82	8,220 08		5,322 44	2,684 99	106 53	485 00	487 07	385 33	962 08	300 88	76
			100 00		64 00	35 00	4 00	37 78	242 55	96 73	77
											78
											79
											80
											81
											82
											83
											84
											85
											86
											87
											88

TABLE VIII.

Showing for the State and counties, the average cost of each pauper in the poorhouses within the year, and the average cost per week of each pauper maintained in the poorhouses during the year ending June 30, 1891.

State and counties.	Average cost of each pauper in the poorhouses within the year.*	Average cost per week of each pauper maintained in the poorhouses during the year.†	Average cost per week of each pauper maintained in the poorhouses during the year after deducting value of farms purchased and buildings erected.‡
State.....	\$48 55	a \$2 30	a \$2 19
Alcona.....	\$187 98	\$4 79	\$4 15
Alger.....	59 94	1 96	
Allegan.....	140 91	9 85	
Alpena.....	107 99	4 87	
Antrim.....			
Arenac.....			
Baraga.....			
Barry.....	27 72	91	
Bay.....	101 78	3 59	
Benzie.....			
Berrien.....	46 77	1 51	1 41
Branch.....	69 12	2 20	2 02
Calhoun.....	54 77	1 59	
Cass.....	68 47	1 63	
Charlevoix.....			
Cheboygan.....	54 71	4 31	
Chippewa.....	78 23	2 73	
Clare.....	49 12	5 65	
Clinton.....	95 50	2 20	2 05
Crawford.....	\$74 00	7 19	
Delta.....	38 64	3 29	
Eaton.....	76 06	1 73	1 03
Emmet.....	95 90	4 61	
Genesee.....	45 06	1 28	
Gladwin.....	102 03	2 85	
Gogebic.....			
Gd. Traverse.....	70 96	b.....	
Gratiot.....	63 01	1 59	
Hillsdale.....	36 85	93	
Houghton.....	100 00	b.....	
Huron.....	77 85	2 46	
Ingham.....	58 40	1 77	
Ionia.....	43 99	1 15	1 03
Iosco.....	140 96	4 41	
Iron.....			
Isabella.....	96 78	3 01	3 00
Jackson.....	89 87	3 29	
Kalamazoo.....	52 74	2 03	
Kalkaska.....			
Kent.....	38 51	1 59	
Keweenaw.....	212 45	8 17	
Lake.....	158 51	8 05	5 02
Lapeer.....	71 94	1 95	
Leelanau.....			
Lenawee.....	45 34	1 39	1 28

* Computed from the second column in Table I and the first column in Table VII.

† Computed from the first column in Tables I and VII.

‡ Except for "State" only those counties represented that have purchased farms or erected buildings.

§ Exclusive of Grand Traverse and Houghton counties from which the average number of paupers was not reported.

b Average number of paupers was not reported.

TABLE VIII.—CONTINUED.

Counties.	Average cost of each pauper in the poorhouses within the year.*	Average cost per week of each pauper maintained in the poorhouses during the year.†	Average cost per week of each pauper maintained in the poorhouses during the year after deducting value of farms purchased and buildings erected.‡
Livingston.....	\$94 73	\$2 22	-----
Luce.....	39 71	4 07	-----
Mackinac.....	55 70	6 03	\$4 73
Macomb.....	85 76	2 81	-----
Manistee.....	98 24	4 20	4 02
Manitou.....	-----	-----	-----
Marquette.....	43 91	3 04	-----
Mason.....	68 86	2 74	-----
Mecosta.....	45 38	1 61	-----
Menominee.....	71 52	7 66	-----
Midland.....	109 35	2 29	-----
Missaukee.....	155 15	8 71	4 40
Monroe.....	73 18	1 96	1 47
Montcalm.....	24 80	99	95
Montmorency.....	-----	-----	-----
Muskegon.....	58 82	3 23	-----
Newaygo.....	78 00	2 38	1 75
Oakland.....	39 10	1 23	-----
Oceana.....	58 76	1 52	-----
Ogemaw.....	141 64	5 64	-----
Ontonagon.....	161 51	5 66	5 17
Oscoda.....	136 07	5 41	3 48
Oscoda.....	-----	-----	-----
Otsego.....	243 32	46 71	42 76
Ottawa.....	116 83	2 68	2 40
Presque Isle.....	-----	-----	-----
Roscommon.....	-----	-----	-----
Saginaw.....	86 42	3 08	-----
Sanilac.....	49 72	1 53	1 47
Schoolcraft.....	57 79	4 85	-----
Shiawassee.....	75 28	2 85	1 79
St. Clair.....	76 98	2 04	-----
St. Joseph.....	66 11	1 86	-----
Tuscola.....	58 51	1 83	1 54
Van Buren.....	58 04	1 97	1 91
Washtenaw.....	22 10	1 14	-----
Wayne.....	27 29	2 62	2 39
Wexford.....	102 56	5 68	5 37

* Computed from the second column in Table I and the first column in Table VII.

† Computed from the first column in Tables I and VII.

‡ Except for "State" only those counties represented that have purchased farms or erected buildings.

TABLE IX.

Showing for the State and counties, the expenditures for temporary relief and permanent support of indigent persons not in the poorhouses, during the year ending June 30, 1891.

State and counties.	Expenditures for temporary relief.							Cost of maintaining permanent paupers outside the poorhouses.
	Totals.	Medical attendance and medicines.	Funeral expenses.	Food purchased.	Fuel purchased.	Clothing purchased.	Miscellaneous.	
State.....	\$424,342 11	\$81,069 21	\$18,051 79	\$211,154 51	\$42,797 43	\$19,533 11	\$28,756 94	\$38,790 92
Alcona.....	\$1,158 15	\$842 50		\$709 65				
Alger.....	3,085 60	273 70	\$89 00	1,253 15	32 50	\$30 00	\$20 00	87 00
Allegan.....	5,577 57	1,628 71	237 00	2,346 70	386 06	743 18	186 78	27 23
Alpena.....	4,083 12							94 16
Antrim.....	8,175 25	1,554 96	143 35	908 27	36 79	252 67	283 41	45 80
Arenac.....	1,040 98	560 50	23 00	370 22	9 00	40 00		38 25
Baraga.....	4,584 82	660 70	126 00	1,737 72	106 00	200 00	75 00	62 50
Barry.....	2,364 81	724 87	54 63	1,697 73	172 64	278 76		88 70
Bay.....	6,008 23	527 88	109 50	4,911 30	143 10	100 79	465 50	\$48 16
Benzie.....	1,116 96	461 10	25 00	596 26	\$1 11	58 57	24 91	
Berrien.....	5,342 94	1,055 79	260 75	2,919 50	538 41	298 83	80 06	215 05
Branch.....	3,050 29	996 28	251 10	1,585 01	496 36	518 53	196 43	238 59
Calhoun.....	7,287 51	2,436 16	461 06	2,132 87	1,732 88	275 81	258 74	165 00
Cass.....	6,998 67	1,103 24	127 90	3,011 57	596 86	511 36	106 18	8,522 96
Charlevoix.....	8,146 15	1,150 00	40 00	2,767 26	9 05	179 86		143 06
Cheboygan.....	3,996 15	519 20	90 06	2,390 04	21 25	163 01	237 30	125 80
Chippewas.....	4,057 74	391 10	437 06	1,467 40	232 79	942 57	1,060 88	126 00
Clare.....	1,141 66	878 82	129 86	407 88	2 95	72 80	86 17	98 67
Clinton.....	4,242 81	1,526 89	146 50	1,256 66	647 02	490 82	253 27	10 15
Crawford.....	280 80	43 25	87 50	144 50	2 75	9 00		28 80
Delta.....	4,071 37	2,517 27	180 00	980 00	200 00	110 00		175 35
Eaton.....	1,372 56	414 20	58 50	584 38	124 14	79 88	37 05	44 30
Emmet.....	900 61	229 75	80 00	511 56	40 88	41 22	17 20	196 00
Genesee.....	1,232 96	1,420 56	426 96	5,922 47	2,076 83	704 64	609 88	
Gladwin.....	11,565 94	77 14	189 00	505 98	14 00	199 77		132 10
								4,350 00

COUNTY SUPERINTENDENTS OF THE POOR.

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Gogebic	514 50	73 50	102 35	112 75	100 00	10 30	217 09	100 00
Grand Traverse	1,384 90	775 00	120 00	592 54	100 00	206 16		680 00
Hemlock	2,550 13	706 24	215 30	805 38	354 51	192 52	88 48	140 00
Hillsdale	4,599 00	779 00	300 00	660 00	2,256 00	225 00	389 00	15,643 22
Houghton								
Huron	2,447 80	708 75	58 80	1,405 16	283 56	115 13	72 00	
Ingham	3,791 24	983 37	298 00	1,621 08	406 83	88 53	434 45	
Ionia	3,713 25	815 86	168 00	1,563 00		230 69	157 27	35 00
Iosco	2,551 34						2,551 34	
Iron	6,492 90							
Isabella	2,988 77	400 08	273 41	1,716 11	83 15	280 21	182 62	48 00
Jackson	3,504 45	432 16	125 00	1,768 04	572 38	80 62	386 65	159 40
Kalamazoo	6,786 48	787 23	316 00	3,260 59	1,793 82	326 01	80 25	572 08
Kalamazoo	2,473 19	469 53	136 16	1,438 04	45 00	123 32	198 14	59 70
Kent	31,775 13	9,014 56	551 25	12,965 88	6,769 97	959 91	318 70	307 85
Keweenaw								
Lake	1,120 75	80 00		1,006 00	5 00		24 00	6 75
Lapeer	1,154 69	531 98	162 68	325 44	89 50	15 75	18 21	44 25
Leelanau	4,956 52	1,010 40	30 15	2,282 92	193 55	644 80	282 85	88 85
Leelanau	1,660 74	403 63	32 50	1,079 86	86 25	110 00		120 00
Leewards	13,872 62	824 70	143 70	7,506 54	2,453 14	468 12	2,272 02	200 40
Livingston								141 67
Luce	156 04	80 15		50 24	8 50	1 00		16 15
Macomb	419 00	63 80	99 50	123 20	8 75	22 00	30 00	67 75
Macomb	827 21	11 60	31 75	120 76	16 46	35 70	62 80	48 65
Macomb	4,280 89	1,118 55	820 75	1,972 13	291 85	413 08	45 00	69 58
Manistee	3,875 55	294 78	44 00	2,748 83	16 80	509 00	111 58	150 76
Manitou								30 00
Marquette	31,675 32	2,769 22	708 50	22,530 11	3,472 15	65 95	1,717 76	381 68
Mason	613 65	239 63	68 00	130 67	4 10	14 95	85 38	85 70
Meosco	2,688 00	506 44	100 80	1,494 71	51 80	278 58	296 08	
Menominee	17,363 19	2,157 34	650 73	12,143 43	417 02	723 23	897 57	408 58
Midland	291 60	27 20	62 50	154 85	2 75	14 30		6 00
Missaukee	996 38	170 45	80 80	592 94	3 00	91 53	25 00	5 31
Monroe	460 90	163 66	52 25	125 52	11 50	10 35	97 73	
Montcalm	5,200 75	1,182 76	491 75	2,511 71	289 66	528 65	280 47	65 84
Montmorency	540 28	55 50	37 00	348 78		79 70	9 50	19 75
Mustang	17,699 02	2,548 73	438 68	12,123 37	511 70	416 02	1,468 62	196 90
Newaygo	1,586 30	508 00	153 10	753 45		156 40		25 85
Oakland	4,408 14	1,673 43	375 25	1,008 80	973 83	183 23	195 11	240 00
Oceana	2,870 21	692 57	69 50	1,868 72	21 45	428 77	147 38	202 25
Ogemaw	682 95	222 65	51 25	843 99		42 71	126 84	19 25

a Report shows permanent paupers, but the amount expended in their support is not reported.

b Includes medical attendance, funeral expenses, food, fuel, clothing, etc.

c Includes \$370.25 expended in support of permanent paupers.

d Report shows permanent paupers, but the amount expended for their support is not separately reported.

TABLE IX.—CONTINUED.

Counties.	Expenditures for temporary relief.								Cost of maintaining permanent paupers outside the poorhouses.
	Totals.	Medical attendance and medicines.	Funeral expenses.	Food purchased.	Fuel purchased.	Clothing purchased.	Miscellaneous.	Transportation (anywhere except to and from poorhouses and public institutions.)	
Ontonagon.....	\$2,107 85	4,361 50	943 10	\$1,398 25	\$226 75	\$52 50	\$0 75	\$25 00	.....
Oscoda.....	1,157 52	364 85	110 87	451 52	31 30	115 10	56 38	7 80	.....
Oscoda.....	287 91	58 00	35 00	156 91		33 25	9 75		.....
Otsego.....	362 16						362 16		.....
Ottawa.....	7,106 77	1,300 71	242 25	3,369 06	479 86	414 94	887 68	434 67	.....
Presque Isle.....	224 95	10 00		174 20	24 75	5 00		11 00	.....
Rosecommon.....	432 62	10 20	44 00	300 77	57 48	27 50	26 30	6 00	.....
Saginaw.....	25,546 63	2,517 72	633 60	14,869 50	1,767 48	1,180 32	8,571 66	575 85	.....
Sanilac.....	3,729 06	1,113 63	112 90	1,252 26	584 00	500 00		124 31	\$600 00
Schoolcraft.....	2,423 86	837 92	118 56	1,069 74		197 00	70 35		b
Shiawassee.....	4,661 96	1,869 16	298 28	1,464 09	312 74	537 55	121 07	88 55	839 06
St. Clair.....	10,064 12	1,364 67	189 00	6,553 51	631 44	408 22	538 78	392 95	
St. Joseph.....	4,469 57	1,156 69	69 00	1,929 22	635 02	341 24	115 78	242 72	b 449 00
Tuscola.....	4,432 72	1,607 30	225 75	1,966 28	211 68	339 64	53 47	19 63	.....
Van Buren.....	8,214 29	1,767 41	204 50	4,264 20	791 38	1,016 69	122 96	57 20	564 18
Washtenaw.....	667 94	126 01	95 00	272 95	85 71	8 01		74 55	.....
Wayne.....	61,013 11	12,479 74	4,969 75	28,516 67	7,904 74	529 24	7,117 06	2,404 92	900 00
Wexford.....	517 57	144 15	72 00	542 32	14 06	24 95		19 90	428 00

a Of which a portion was expended for support of permanent paupers.

b Includes permanent paupers, but the amount expended in their support is not reported.

c Includes \$661.53 paid supervisors.

TABLE X.

Showing, for the State and counties, the amounts paid to superintendents and directors of the poor, and to supervisors and justices of the peace for official services in relation to the poor, and the amounts paid for transportation to and from, and support of poor persons, at public institutions, for the year ending June 30, 1891.

State and counties.	Totals.	Paid for official services in relation to the poor.				Paid for transportation to and from, and support at, public institutions.				Miscellaneous.
		To superintendents of the poor.	To supervisors.	To justices of the peace.	To directors of the poor.	Inmate at asylum.	Deaf and dumb at School for the Deaf.	Blind at School for the Blind.	Poor persons at other institutions.	
State	\$164,196 80	\$89,866 02	\$5,174 71	\$301 59	\$4,868 75	\$106,297 28	\$384 85	\$47 70	\$8,061 12	\$4,199 28
Acona.....	\$325 00	\$325 00								
Alger.....	300 00	300 00								
Allegan.....	4,598 68	1,219 00	\$295 45			\$3,009 88	\$15 10		\$59 75	
Alpena.....	2,468 11	360 00				2,103 11				
Antrim.....	981 29	197 07	141 66	\$46 50		596 06				
Arenac.....	593 46	112 30				480 66				
Baraga.....	225 00	225 00				a				
Barry.....	2,904 87	280 00	48 00			2,576 87				
Bay.....	8,736 57	450 00	82 40			3,039 60	5 00	\$4 00	155 57	
Benzie.....	178 11	178 11								
Berrien.....	2,558 90	146 50	172 75		150 00	2,084 65				
Branch.....	1,893 35	450 00	58 40	28 20		1,363 75				
Calhoun.....	4,892 56	1,172 62	22 62			3,697 32	a			
Cass.....	2,182 18	315 00	62 00			1,805 18				
Charlevoix.....	844 00		325 00	19 00						
Cheboygan.....	1,176 97	496 00	69 55			604 42	7 00			
Chippewa.....	951 28	350 00				101 28				
Clare.....	778 16	375 00		15 00		388 16				
Clinton.....	1,848 19	248 00	67 70			1,037 49				
Crawford.....	649 35	55 00	4 75	5 00		584 60				
Delta.....	1,501 56	400 00			32 50	1,069 06				
Eaton.....	2,409 05	500 00	58 25			1,855 80				
Emmet.....	1,472 25	251 85	7 75			1,212 65				
Genesee.....	3,435 37	966 10				2,439 27				
Gladwin.....	166 75	148 75	8 00	6 00					4 00	
Gogebic.....										
Gr'd Traversee.....	1,527 96	112 00				1,415 96				
Gratiot.....	1,208 87	300 00	80 00			828 87				
Hilledale.....	1,114 15	400 00	16 00			503 15			a	\$395 00
Houghton.....	6,389 91	1,150 00				5,239 91				
Huron.....	1,362 75	300 00	26 25			863 41	137 09	36 00		
Ingham.....	2,569 04	630 51	4 95			1,933 58				
Ionia.....	490 43	370 00	120 43							
Iosco.....	812 50	812 50								
Iron.....	1,200 00	1,200 00								
Isabella.....	1,444 11	466 92	175 60			801 59	a			
Jackson.....	8,918 06	750 00	43 48	6 00	500 00	2,618 63				
Kalamazoo.....	5,672 49	900 00	14 00			4,758 49				
Kalkaska.....	182 35	166 85	15 50							
Kent.....	12,441 77	2,250 00	181 48			6,580 29				3,480 00

a Report shows number of persons supported at institutions (see Table III), but expense is not reported.

TABLE X.—CONTINUED.

Counties.	Totals.	Paid for official services in relation to the poor.				Paid for transportation to and from, and support at, public institutions.				
		To superintendents of the poor.	To supervisors.	To justices of the peace.	To directors of the poor.	Insane at asylums.	Deaf and dumb at School for the Deaf.	Blind at School for the Blind.	Poor persons at other institutions.	Miscellaneous.
Keweenaw	\$580 90	\$800 00				\$280 90				
Lake	227 76	202 66	\$20 10	\$5 00						
Lapeer	2,489 24	563 35	64 00			1,861 69				
Leelanau	908 75	150 00				753 75				
Lenawee	4,664 15	822 50	219 25		\$469 25	2,158 15				
Livingston	2,407 21	432 52	8 00		76 00	1,890 69				
Luce	265 00	210 00			55 00					
Mackinac	258 00	255 00								
Macomb	1,915 53	404 60	183 35	25 00		1,802 58				
Manistee	1,880 97	637 50				1,186 62	\$56 85			
Manitou	10 00	10 00				a				
Marquette	6,309 66	1,700 00				4,609 66				
Mason	1,610 57	528 05	5 25		240 00	a			\$637 27	
Mecona	2,728 78	500 00				2,228 78				
Menominee	5,718 08	1,500 00				4,068 42	149 66			
Midland	808 61	410 04	43 50	77 89		288 73	1 10		87 25	
Missaukee	598 96	332 91	17 50			248 55				
Monroe	480 35	439 00	41 85							
Montcalm	3,194 67	502 08	216 95			2,475 64			a	
Montmorency	280 00	280 00								
Muskegon	5,170 04	825 00	38 87		7 20	3,586 17	a	a		
Newaygo	1,070 00	260 00	75 00			735 00				
Oakland	8,755 75	975 00	476 00			2,904 75	a			
Oceana	789 56	300 00	71 05			418 51				
Ogemaw	881 96	12 96	15 08			803 92				
Ontonagon	250 00	250 00								
Osceola	1,008 04	253 75	67 75			570 26				\$116 28
Oscoda	245 45	175 00	6 00			64 45				
Otsego	150 71	149 46	1 25							
Ottawa	1,730 17	350 00	44 80		120 00	1,207 67		\$7 70		
Presque Isle										
Roscommon	811 42	195 86				615 56				
Saginaw	2,501 08	900 00	40 08		1,561 00					
Sanilac	1,882 45	524 00	68 00			1,290 45				
Schoolcraft	1,385 47	450 00				935 47				
Shiawassee	2,139 13	199 75	171 51			1,767 87	a			
St. Clair	5,585 11	1,250 00	370 60			3,706 51			a	206 00
St. Joseph	2,373 54	291 00	193 52			1,856 92			32 10	
Tuscola	1,380 52	425 00	286 53			693 99				
Van Buren	2,311 41	400 00	286 38			1,661 98	13 05			
Washtenaw	3,335 99	199 45	61 68			3,074 86				
Wayne	4,758 82	1,800 00	113 74	70 00	840 00				1,935 08	
Wexford	1,077 14	246 00	20 75		100 00	710 39				

a Report shows number of persons supported at institutions (see Table III), but expense is not reported.

TABLE XI.

Showing, for the State and counties, the estimated value of the paupers' labor; the estimated total value of the products of the poor farms; the value of farm products sold, and the per cent of total value of farm products to capital invested in farms and appurtenances, for the year ending June 30, 1891.

State and counties.	Value of paupers' labor. (Estimated.)	Value of all farm products. (Estimated.)	Value of farm products sold.	Per cent of value of farm products to capital invested in farms and appurtenances.
State.....	\$7,170 00	\$69,183 83	\$19,106 70	7.87
Alcona.....		\$1,000 00	\$880 84	22.22
Alger.....				
Allegan.....	\$800 00	2,029 20	942 29	8.54
Alpena.....		100 00		4.40
Antrim.....	100 00	895 00	27 50	7.58
Arenac.....				
Baraga.....				
Barry.....		700 00	27 60	7.48
Bay.....	150 00	1,563 72	152 27	14.45
Benzie.....				
Berrien.....	300 00	1,500 00	175 62	5.88
Branch.....	250 00	1,100 00	39 00	11.51
Calhoun.....	400 00	1,750 00	480 00	6.47
Cass.....	300 00	2,300 00	1,500 00	10.15
Charlevoix.....				
Cheboygan.....				
Chippewa.....	100 00	886 70	145 05	5.61
Clare.....				
Clinton.....	100 00	600 00	200 00	5.79
Crawford.....				
Delta.....	200 00	200 00		5.61
Eaton.....	100 00	1,251 00	274 50	6.70
Emmet.....				
Genesee.....	150 00	800 00	300 00	5.71
Gladwin.....				
Gogebic.....				
Grand Traverse.....				
Gratiot.....				
Hillsdale.....	500 00	1,500 00	167 88	10.77
Houghton.....	400 00	1,200 00	159 00	12.68
Huron.....	75 00	474 40	127 27	4.72
Ingham.....	20 00	1,400 00	477 80	6.54
Ionia.....	100 00	1,200 00	275 00	6.46
Iosco.....				
Iron.....				
Isabella.....	100 00	1,188 25	485 70	9.73
Jackson.....	125 00	1,600 00	358 99	4.70
Kalamazoo.....	150 00	1,920 00	452 16	5.94
Kalkaska.....				
Kent.....	200 00	1,924 10	17 50	13.32
Keweenaw.....				
Lake.....		800 00	194 04	12.50
Lapeer.....	500 00	1,000 00	450 41	7.51
Leelanau.....				
Lenawee.....	125 00	2,100 00	567 81	6.67
Livingston.....	100 00		210 22	
Luce.....		70 00	81 10	7.00
Mackinac.....		50 00	20 00	1.96
Macomb.....	200 00	1,200 00	309 00	5.08
Manistee.....		1,596 91	840 70	7.24

TABLE XI.—CONTINUED.

Counties.	Value of paupers' labor. (Estimated.)	Value of all farm products. (Estimated.)	Value of farm products sold.	Per cent of value of farm products to capi- tal invested in farms and appurtenances.
Manitou.....		\$10 00		
Marquette.....	\$200 00	400 00		3.41
Mason.....	100 00	1,306 95	\$320 98	10.51
Mecosta.....		1,475 00		8.43
Menominee.....				
Midland.....		1,000 00	630 06	10.47
Missaukee.....				
Monroe.....	50 00	1,584 00	1,827 58	3.44
Montcalm.....	200 00	2,445 30	597 32	23.58
Montmorency.....				
Muskegon.....	100 00	250 00		5.46
Newaygo.....		763 00	610 15	9.63
Oakland.....	150 00	1,700 00	386 49	7.64
Oceana.....	75 00	1,156 00		9.22
Ogemaw.....	150 00	500 00	100 00	9.34
Ontonagon.....				
Osceola.....	50 00	1,916 00	450 14	20.57
Oscoda.....				
Otsego.....		1,133 70	630 47	1.82
Ottawa.....	150 00	1,200 00	215 00	6.29
Presque Isle.....				
Roscommon.....				
Saginaw.....		1,600 00	400 00	
Sanilac.....	50 00	550 00	160 00	8.70
Schoolcraft.....				
Shiawassee.....	100 00	1,082 50	77 54	12.38
St. Clair.....	100 00	1,500 00		8.47
St. Joseph.....	50 00	450 00	171 77	3.26
Tuscola.....		1,000 00	400 00	8.66
Van Buren.....	100 00	2,000 00	1,077 75	9.27
Washtenaw.....	200 00	1,900 00	206 57	7.29
Wayne.....	200 00	5,665 10	630 25	3.26
Wexford.....		759 00	135 96	13.30

TABLE XII.

Showing, for the State and counties, the estimated total value of poor-farms and appurtenances, the value of farms and buildings, of live stock, farm implements, and of all other property on such farms, together with interest at seven per cent on capital invested, for the year ending June 30, 1891.

State and counties.	Estimated value of farms and appurtenances.					Interest at seven per cent on capital invested.
	Totals.	Farms and buildings.	Live stock.	Farm implements.	All other property.	
State.....	\$966,020 33	\$960,028 00	\$49,272 07	\$30,907 61	\$27,812 65	\$67,814 62
Alcona.....	\$4,500 00	\$4,000 00	-----	-----	\$500 00	\$315 00
Allegan.....	23,750 00	20,000 00	\$1,350 00	\$400 00	2,000 00	1,662 50
Alpena.....	2,370 00	2,000 00	170 00	100 00	-----	158 80
Antrim.....	5,205 00	4,285 00	235 00	60 00	625 00	364 85
Arenac.....	a	-----	-----	-----	-----	-----
Barry.....	9,850 00	8,000 00	800 00	800 00	450 00	654 50
Bay.....	12,521 25	10,000 00	2,016 00	505 25	-----	876 49
Berrien.....	25,500 00	21,000 00	1,050 00	950 00	2,500 00	1,785 00
Branch.....	9,560 00	8,000 00	1,250 00	800 00	-----	668 50
Calhoun.....	24,410 00	23,000 00	1,000 00	350 00	60 00	1,891 40
Cass.....	22,650 00	20,000 00	1,500 00	550 00	600 00	1,585 50
Cheboygan.....	b	-----	-----	-----	-----	-----
Chippewa.....	15,804 00	15,000 00	380 00	314 00	100 00	1,106 25
Clare.....	8,860 00	3,500 00	-----	50 00	100 00	255 50
Clinton.....	10,850 00	9,000 00	700 00	500 00	150 00	724 50
Crawford.....	550 00	550 00	-----	-----	-----	38 50
Delta.....	3,580 00	3,000 00	380 00	150 00	50 00	249 20
Eaton.....	18,671 50	17,118 00	862 00	278 00	418 50	1,307 01
Emmet.....	2,500 00	2,500 00	-----	-----	-----	175 00
Genesee.....	14,000 00	12,000 00	1,200 00	700 00	100 00	980 00
Gladwin.....	4,125 00	4,000 00	-----	25 00	100 00	288 75
Gratiot.....	4,000 00	4,000 00	-----	-----	-----	280 00
Hillsdale.....	16,700 00	15,000 00	1,200 00	500 00	-----	1,189 80
Houghton.....	9,500 00	8,000 00	1,200 00	300 00	-----	665 00
Huron.....	10,045 00	9,000 00	323 00	187 00	550 00	708 15
Ingham.....	21,400 00	18,500 00	1,200 00	700 00	1,000 00	1,498 00
Ionia.....	18,575 00	17,000 00	1,000 00	575 00	-----	1,300 25
Iosco.....	10,015 00	10,000 00	-----	-----	15 00	701 06
Isabella.....	12,182 57	10,500 00	1 232 57	450 00	-----	852 78
Jackson.....	34,000 00	30,000 00	1,400 00	600 00	2,000 00	2,330 00
Kalamazoo.....	32,308 00	30,000 00	1,300 00	400 00	600 00	2,261 00
Kent.....	14,440 00	11,500 00	1,490 00	450 00	1,000 00	1,010 80
Lake.....	6,400 00	6,000 00	200 00	200 00	-----	448 00
Lapeer.....	13,310 00	12,000 00	1,000 00	250 00	60 00	931 70
Lenawee.....	31,450 00	30,000 00	1,100 00	850 00	-----	2,201 50
Livingston.....	11,405 00	10,000 00	1,085 00	320 00	-----	798 85
Luce.....	1,000 00	1,000 00	-----	-----	-----	70 00
Mackinac.....	2,550 00	2,500 00	-----	-----	50 00	178 50
Macomb.....	23,600 00	20,000 00	1,000 00	600 00	2,000 00	1,652 00
Manistee.....	23,050 00	20,500 00	800 00	750 00	-----	1,548 50
Marquette.....	11,700 00	11,000 00	500 00	200 00	-----	819 00
Mason.....	12,427 88	10,000 00	1,427 00	534 80	465 58	899 91

a County has a farm but its value is not reported.

b County has a home but its value is not reported.

TABLE XII.—CONTINUED.

Counties.	Estimated value of farms and appurtenances.					Interest at seven per cent on capital invested.
	Totals.	Farms and buildings.	Live stock.	Farm implements.	All other property.	
Mecosta.....	\$1,750 00	.....	\$625 00	\$125 00	\$1,000 00	\$122 50
Menominee.....	5,000 00	\$5,000 00	.....	.....	.....	350 00
Midland.....	9,550 00	8,000 00	700 00	350 00	500 00	686 50
Missaukee.....	8,000 00	.....	.....	.....	.....	560 00
Monroe.....	44,449 35	37,700 00	2,125 50	784 20	3,839 65	3,114 95
Montcalm.....	7,280 00	6,000 00	800 00	380 00	100 00	506 00
Muskegon.....	4,575 00	4,000 00	825 00	100 00	150 00	320 25
Newaygo.....	7,575 00	6,500 00	1,050 00	325 00	.....	551 25
Oakland.....	22,250 00	20,000 00	1,150 00	600 00	500 00	1,557 50
Oceana.....	1,865 00	1,100 00	315 00	450 00	.....	130 35
Ogemaw.....	5,850 00	4,800 00	400 00	150 00	.....	374 50
Ontonagon.....	2,530 00	2,500 00	.....	30 00	300 00	196 10
Osceola.....	9,810 76	7,000 00	1,158 00	735 00	417 76	651 75
Otsego.....	6,309 84	5,000 00	600 00	209 84	400 00	434 08
Ottawa.....	19,075 00	18,000 00	800 00	150 00	125 00	1,335 25
Sanilac.....	6,320 00	5,000 00	1,000 00	320 00	.....	442 40
Schoolcraft.....	a	.....	.....	.....	.....	.....
Shiawassee.....	8,739 00	7,800 00	210 00	79 00	550 00	611 73
St. Clair.....	17,700 00	16,000 00	1,100 00	600 00	.....	1,228 00
St. Joseph.....	11,365 73	8,500 00	733 00	240 52	1,992 21	795 60
Tuscola.....	11,230 00	10,000 00	830 00	450 00	.....	799 60
Van Buren.....	21,574 00	18,080 00	1,850 00	550 00	1,094 00	1,510 13
Washtenaw.....	22,500 00	21,000 00	1,200 00	600 00	.....	1,598 00
Wayne.....	173,300 00	170,000 00	1,500 00	600 00	1,800 00	12,131 00
Wexford.....	5,605 00	4,500 00	635 00	200 00	250 00	388 35

a County has a home but its value is not reported.

SCHEDULE A.

Statement of the superintendents in relation to the condition of the poorhouses and other buildings, the facilities for bathing, warming, and ventilating; the treatment, food, and clothing for the paupers, the care of the sick, the accommodations for, and treatment of, the insane and idiotic, and the education of the children.

Alcona.—The poorhouse is located in the township of Harrisville. The house and barns are in good condition. No special facilities for bathing. The building is warmed by wood stoves. Ventilation is by doors and windows. The paupers are treated kindly and are well fed. Their clothing is comfortable. The sick are well cared for. No special accommodations for the insane and idiotic. Have no children to educate.

Alger.—[No poorhouse nor farm.]

Allegan.—The poorhouse is located in the township of Allegan, four and one-half miles north of the village. The house is of brick, two stories with basement. It is nearly new, and painted inside and kept in good repair. There are two barns, a wagon-house, tool-house, hog pen and out-houses, also a building for the insane, and one for a school-house now occasionally used for a hospital. Facilities for bathing—large tubs and bath tubs. Warming of buildings is by furnaces in main building also one in building for the insane. Ventilation is by transoms over doors, wire screens in windows and doors. The paupers are treated kindly but with decision. Food consists of wheat, corn and graham bread, beef, pork, butter, milk, cheese, sugar, syrup, coffee, tea, pie, cake and crackers, also occasionally potatoes, turnips, beets and other garden vegetables. The clothing for the females is cotton and woolen for underclothing and worsted, gingham and print for outside clothing; it is made in the house. Men's clothing mostly woolen bought ready made. The sick are cared for by experienced nurses in well ventilated rooms with medical attendance when necessary. Have a special building for the accommodation of the insane and idiotic. The children are educated at the State Public School or in private families. We have one boy, returned from the State Public School as incorrigible, who is kept at the poorhouse for the reason we can get him kept at no other place, also two crippled children, one an epileptic and the other deaf, and an infant kept outside the poorhouse.

Alpena.—Our poorhouse was burned last July and have since rented a house in the city of Alpena. Facilities for bathing, tubs and pails. Buildings are warmed by wood stoves. Ventilated by doors, windows and transoms. Treatment of paupers is good. Food consists of farmer's fare. Clothing is suited to the season of the year. The sick have good care. Have no accommodations for the insane and idiotic. We keep no children in the house.

Antrim.—The poorhouse is located in Kearney township one mile from Bellaire, the county seat. It is a new frame building, the main part is 22x36 feet with two wings, each 22x29 feet, all two stories high, with a stone basement. The kitchen and wash-room is 21x27 feet, one story, with a stone foundation. Facilities for bathing, bath tub. Building is warmed by a furnace. Ventilated by ventilators, doors and transoms. Treatment of paupers is good. The food is about the same as the average farmer's. Clothing is plain. The sick have good care and medical treatment. The insane and idiotic have poor accommodations. No children to educate.

Arenac.—The poor farm is located in the township of Arenac, was rented April, 1890, for three years. The consideration was certain improvements to be made thereon, said improvements are being performed according to contract.

Baraga.—[No poorhouse nor farm.]

Barry.—The poorhouse is located in the township of Hastings. The condition of buildings is good. Facilities for bathing, bath tub in furnace room. The building is warmed by furnaces in basement. Ventilation is by transoms over doors, and in connection with furnaces. The paupers are treated kindly and humanely. Their food consists of bread, meat, vegetables, tea, milk, syrup, etc. Suitable clothing, for the different seasons of the year, is provided. The sick have medical attendance and extra nursing when required. We have rooms especially for the insane and idiotic. Children are sent to the district school.

Bay.—The poorhouse is located in the township of Hampton, about four miles from Bay City, is a two story frame building, not built for a poorhouse but for a common farm house. It has been added to several times and is now all that can be desired for that purpose. Several of the inmates' bed rooms have recently been replastered, white-washed and painted. Also several bug proof iron bedsteads have replaced the old wooden ones and hardwood floors have been laid in the sitting and dining rooms. The farm buildings are 20 or 30 rods from the poorhouse, and are in the very best condition. Facilities for bathing, are bath tubs in a warm and convenient room, adjoining the house, supplied with warm and cold water as required. All inmates, if not ill, are required to bathe once a week, and all are required to bathe immediately when admitted to the house, and put on new clothes provided by the county. These rules are strictly enforced. The rooms are heated by wood and coal stoves. The method of heating and ventilating the sick rooms has been much changed within the last few months so that greater comfort is secured for the sick. Ventilation is by windows in each room and transoms over each door. The paupers are treated kindly at all times. Just rules are established for the care and management of the inmates which are kindly enforced, and the keeper, James Partelo and his wife, are untiring in their efforts to make the lives of the paupers pleasant. The paupers are well fed; for breakfast they usually have porridge, bread and butter, apple sauce and coffee; for dinner, soup, fresh or salt meat, potatoes and other vegetables, bread, butter, tea and milk; and for supper, bread, butter, pie occasionally, tea and sauce. All meals are well cooked, and suited to the age and health of the inmates. The clothing is suitable, and adapted to the different seasons of the year. It is as good as our farmers wear, and is kept mended and clean. The sick are cared for by the keeper and his wife and such inmates as are able to assist them. A competent physician is employed at a yearly salary who visits the house once a week and oftener if necessary. We have no insane in the poorhouse, all being sent to the Eastern Asylum at Pontiac, where they can have proper attention and care. The idiotic, of whom there are three, are kindly treated. The other inmates being kind to them, and treating them as brothers. There are no children admitted to the poorhouse. They are generally adopted by the citizens, or in some instances, which are very seldom, they are sent to the State Public School at Coldwater. The Bay county farm contains 120 acres of land, all under cultivation, and in as good condition as any farm in the county. Our farm raises as good crops as any one if not the best in the township. Our last crop was as follows: Wheat, 254 bushels; oats, 486; peas, 93; corn, 1,200; potatoes, 325; carrots, 500; mangel wurzel, 200; beans, 15; and onions, 15 bushels; 21 tons of hay, 100 bushels of buckwheat; two tons of squash; a large number of cabbages, and other vegetables. We have on the farm seven milch cows, four horses, colts, heifers, pigs, etc., and all the necessary farming implements required. Our keeper and his wife seem to be well qualified for their difficult position, and they possess the faculty of controlling the inmates, some of whom are of weak mind, consequently have some difficulties among themselves, but a word from the keeper acts "like oil poured upon disturbed waters." The crops now growing on the farm, from appearances, will turn out well, excepting the hay, owing to the very dry weather we had in the spring.

Benzie.—[No poorhouse nor farm.]

Berrien.—The poorhouse is located in the township of Berrien, one mile from Berrien Centre, a station on the C. W. & M. Ry., and three miles from Berrien Springs, the county seat. The general condition of the poorhouse and other buildings is good. There are bath tubs on the first floor for the use of the males and on the second floor for the use of the females. All rooms in the building are warmed by steam from a boiler located in the basement. Ventilation is by windows, transoms and air shafts built in the walls. We consider the treatment of the inmates of our poorhouse to be humane and no more restraint is used in their government than is necessary to prevent them from becoming nuisances in the neighborhood or injuring themselves and one another. Their food consists of bread, butter, meat, potatoes, vegetables, fruits in season, tea, coffee, etc. The inmates are supplied with such clothing as is necessary to make them comfortable, comfort being the object sought rather than style. Our physician is a graduate of the Michigan University; his office and residence is at Berrien Centre. He is called whenever occasion requires his services. The nursing is done by the help employed in the house assisted by the inmates under the direction of the keeper or matron. The accommodations for the insane and idiotic is the same as the other inmates except that such as show a disposition to be violent or to wander away are not allowed outside the building without an attendant, while two or three are kept most of the time confined in their rooms. The three children who have been in the county house during most of the year, who could not be admitted to the State School, have been sent to the district school.

Branch.—The poor farm is located two miles north of the city of Coldwater. The buildings are in fair condition. The poorhouse is warmed by steam. There has been an ice and milk house with creamery built the last year, which adds very much to the convenience in the care of milk and butter. The inmates are required to bathe once each week and observe the rules of the house. They are receiving kind treatment and are well cared for in every respect.

Calhoun.—Our poorhouse is located in the township of Marengo, about two miles northeast from Marshall City. The main building is old but in good repair, well ventilated and heated by steam. We have a brick building newly built especially intended for the insane with hospital accommodations such as laundry, bath room, etc. The building is warmed by steam. Facilities for bathing, in old building, consists of bath-room, bath tubs and water connection. Both new and old buildings are warmed by steam. The paupers are humanely treated and made as comfortable as possible under the circumstances. Food would be rated with wholesome farmers living. The clothing is comfortable and is adapted to the season of the year, as far as practical, and kept clean. We have a regular attendant to take care of the sick and a salaried physician subject to call at any time. The accommodations for the insane and idiotic are good. The rooms are fire-proof and heated by steam. Children temporarily in the poorhouse have the privilege of the district school.

Cass.—The poorhouse is located in the township of Jefferson. The house asylum and farm buildings are in good condition. The main buildings and asylum are built of brick. The facilities for bathing, good bath tub, water heated by steam. The buildings are warmed by steam. Ventilation of buildings is good. The paupers are treated kindly. The food is good, well cooked, and served at tables in the dining room; it consists of bread, meat, vegetables, tea, and coffee. Good, comfortable clothing is furnished the inmates and is adapted to the different seasons of the year. The sick are well cared for and provided with such food as they can eat. Those persons violently insane are sent to the Kalamazoo asylum. A brick asylum is used for temporary cases. All children of a suitable age and mental condition are sent to the State Public School at Coldwater, and none capable of receiving an education are kept in the county-house.

Charlevoix.—[No poorhouse nor farm.]

Cheboygan.—The poorhouse is located in the city of Cheboygan. The general condition is good. Facilities for bathing, a good bath tub. All when admitted are required to bathe. The building is warmed by stoves, wood is used for fuel. Ventilation is by opening doors and windows. Good food of many varieties is provided. The clothing is good and is provided when needed. The sick are nursed by the keeper and his wife under the direction of the county physician. We have no insane or idiotic persons. No children to take care of this year. We have a county physician for the whole county who is required to employ another for the southern part of the county.

Chippewa.—The poorhouse is located in the city of Sault Ste. Marie. The house and other buildings are in good condition. Facilities for bathing, a bath room, and the inmates take a bath when necessary. The poorhouse is heated by wood and coal and the house is kept warm and comfortable. The only means of ventilation is by windows and doors. The keeper, Mr. Donaldson, treats the inmates kindly and is firm in making them do what is right. Those that are able to work are required to do what they can. The paupers are well fed with porridge generally for breakfast, coffee, bread and butter and apple sauce; for dinner they have fresh or salt meat, soup, potatoes, and vegetables of different kinds; for supper they have tea, bread, butter, and generally pie and sauce. They have good food. They are well clothed, in summer with cheap clothing suitable to the season, and it is kept nice and clean; in winter they are clothed with heavy clothing. The sick are taken care of by the keeper and inmates, or by a nurse; everything necessary for their comfort is provided. There are no particular accommodations for the insane and idiotic. We have not had many of them, they are taken care of in an apartment by themselves until we can send them to the asylum. The children are sent to the country school not far from the county house, and they are educated there until we get places for them where they will be well educated and cared for. The keeper of the poorhouse is a good and wise man, and he and the inmates get along well. He deals with them very kindly, but firmly, and what he says must be done. The superintendents meet at the county poorhouse once every month, unless a special meeting is called.

Clare.—The poorhouse, situated in the corporate limits of the city of Harrison, is in good condition. Facilities for bathing, tubs. The building is warmed by wood stoves. Ventilation is by doors and windows. The treatment of paupers is for their best inter-

ests. The food is plain and substantial. They are supplied with clothing that is suitable for the season of the year. The sick are well treated and a competent physician is employed. The insane are sent to Traverse City. We have no idiotic. We have no children. We are continuing the same plan as heretofore in the care and support of the poor. We hire the inmates boarded which is the keeper's salary. We rent him the farm for \$125 per year. We also rent the old farm, situated in Grant township, for \$100 per year.

Clinton.—Same as last year, hence we copy. The poorhouse is located in the township of Bingham, and is in good condition. Facilities for bathing, bath tubs. Buildings are warmed by furnace in part and by stoves in part. The ventilation is fair. The treatment of the paupers, their food, clothing, and the care of the sick are all good. For the insane and idiotic there is a brick building separate from the poorhouse.

Crawford.—The poorhouse, situated in Grayling township, is in good condition. Have no facilities for bathing. Buildings are warmed by good stoves, using wood for fuel. Ventilation, food, clothing, and care of the sick are all good. The paupers have excellent treatment. We have no accommodations for the insane and idiotic. Have no children.

Delta.—The poorhouse is located in the city of Escanaba. The house and other buildings are in good condition. We have 80 acres of land and raise vegetables and other farm products. Facilities for bathing are good, we have six bath rooms supplied with hot and cold water. Our hospital has a complete system of steam heating; at our poor farm the buildings are heated by wood stoves. Ventilation of buildings, good. The paupers are well treated. Our food is such as is approved by county physician, very good. The clothing is cheap, but comfortable. The sick are cared for at the county hospital, one of the finest institutions in the State. Sisters of St. Francis employed as nurses. We have no accommodations for insane and idiotic. The children are cared for by Commissioner of Charity.

Eaton.—The poor farm is located in the township of Chester and is the S. W. $\frac{1}{4}$ of section 31. The poorhouse is ample for the accommodation of 75 inmates. A new building was erected last season that will accommodate 30 men. The buildings are all of brick and mostly new. Barns and out buildings are in good repair. Facilities for bathing, bath-tubs in bath-room. The rooms are all warmed by steam from one boiler. Ventilation is by windows and transoms. The treatment of paupers is humane, no corporal punishment allowed. The food consists of beef, pork and fish, vegetables of all kinds, bread and butter, use milk freely. The men's clothing is mostly of woolen, some cotton in summer. Women's clothing mostly cotton, some flannel in winter. The sick are cared for by the attending physician, and nursed by keeper and matron assisted by some of the inmates. No insane are kept at the county house. The children attend the district school.

Emmet.—The poorhouse is located in the township of Maple River, and is in good condition. Facilities for bathing, tubs and buckets. The building is warmed by stoves. Ventilation is by doors and windows. The paupers are treated humanely. Food is good. Their clothing is all that is necessary. The sick have good care. No provision is made for the insane and idiotic. We have no children to educate. We give the keeper of the poorhouse use of farm and pauper labor, he also boards the paupers for \$2.00 per week and in case of sickness he gets more.

Genesee.—The county poor farm is located in the township of Burton, two and one-half miles south of the city of Flint. The building is of brick, size 60x120 feet, two stories high. The front is occupied by the females, the rear by the males; each department being separate, and provided with sitting and dining rooms on first floor. Sleeping rooms above. Each department has bath-rooms with hot and cold water. The inmates are required to bathe once each week and oftener if necessary. This rule is strictly enforced. The building is warmed by coal stoves, all the rooms being warm and comfortable. In some of the rooms we have ventilating flues, and in others we ventilate by the windows. The paupers are all treated kindly, no favoritism being allowed. Those that are able to work we give some light employment, in most cases they prefer it. None are allowed to leave the farm without the overseer's permission. Good substantial food is furnished. Special pains are taken to clothe the paupers warm, especially in winter; each person having two suits. We have separate rooms for the care of the sick. A physician visits the house twice a week and oftener if necessary. We have accommodations for only those that are mildly insane, of which we have a few. We give them their full liberty to wander around the yard and building. The district school being near, if we have any capable children we send them, but as a general thing we have few of that class as we send them to Coldwater.

Gladwin.—The county farm is situated in Sage township. The condition of the house is fair, but the barns and other out buildings are poor. Facilities for bathing, tubs. Building is warmed by stoves and ventilated by doors and windows. The treatment of paupers is good as far as ascertained. Food is good as could be desired. Clothing is sufficient. It has been reported that the sick are not properly cared for, and it is now under investigation. We have no accommodation for the insane and idiotic, nor for the education of children.

Gogebic.—[No report.]

Grand Traverse.—Have no county farm, the poor are kept in a boarding house in Traverse City. We have no facilities for bathing. Buildings are warmed by stoves. Ventilated by doors and windows. The treatment of paupers is kind. The food is wholesome. Clothing comfortable. The sick have the best of care. No accommodations for the insane and idiotic. The children are educated at the public school.

Gratiot.—The poorhouse is located in the township of Newark. The house and other buildings are good. Facilities for bathing, bath tubs, water, soap and scrubbing brushes. Buildings are warmed by stoves. Ventilated by doors, windows and transoms. Treatment of paupers, good. The food consists of bread, butter, meat, potatoes, and other vegetables. In fact a regular farmer's table is spread. The clothing is good and comfortable. The sick have good care and the best possible medical treatment. No special accommodations for the insane and idiotic. The children are educated at the State Public School. We hire the keeper and give him use of farm and pauper labor, and allow him \$1.50 per week for each pauper, the same to pay for board and clothes of inmates; he to care for the sick.

Hillsdale.—The poorhouse is located in the township of Cambria. The buildings are in first-class repair. Facilities for bathing, good. The building is warmed by furnace and stoves, using both coal and wood. The buildings are nicely ventilated. The treatment of paupers must be kind and humane. Good, wholesome food, and plenty of it, such as farmers use. Meat of all kind, beef, pork, veal, poultry, etc., and the milk and butter from twenty good cows. The clothing is such as the majority of farmers wear. The sick are cared for by the keeper and wife, with a good physician when called for. The insane, if trusty, have the freedom of the yard and grounds, and if able to work are required to do so, by the advice of attending physician. The idiotic are kept in cottages, each sex by themselves, and all treated kindly. If the children are qualified they are sent to the State school at Coldwater.

Houghton.—Our county poorhouse is situated in the township of Hancock, on the south shore of Portage Lake. The land is dry, poor and rocky. Buildings are in good condition and are well ventilated. Our only facilities for bathing are wash tubs. Buildings are heated with large wood stoves. The treatment of paupers is kind but firm. They have three meals per day, vegetables and meat for dinner; tea, bread and butter for breakfast and supper. The sick are fed by order of county physician. The clothing is warm and heavy, to suit the climate. Our hospital is under the charge of the county physician. We have no accommodations for the insane and idiotic, have to send them to the asylum. If there is a sufficient number of children, we have six months' school in winter.

Huron.—The poorhouse is located in Colfax township, and is in good condition. Facilities for bathing, bath room and bath tubs. The building is warmed by wood stoves, and ventilated by doors and windows. The paupers have good, fair treatment. Food consists of wheat bread, beef, pork, eggs, and different kinds of vegetables. The clothing is woolen and cottonades. The sick are well cared for; a physician is hired by the year to attend them. Have no insane and idiotic. Have a cell we might use if needed. The children attend the district school near the poorhouse.

Ingham.—The poorhouse is located in the township of Meridian. Condition of buildings is good. Facilities for bathing, bath room. Buildings are warmed by hot air. Ventilation is good. The treatment of paupers could be no better. They have first-class food and comfortable clothing. The sick are well cared for. We have no accommodations for the insane and idiotic. Have no children to educate.

Ionia.—The poorhouse is located in the township of Ronald. Buildings are kept in good repair. Facilities for bathing, pails and tubs. The buildings are warmed by furnace and stoves. The ventilation is not perfect, same objections as heretofore existed. Kind treatment prevails, and is generally appreciated. Plain and substantial food, with plenty of milk and vegetables. The clothing is of wool and cotton as required by the temperature and condition of person. The county physician visits the sick on call of the keeper, and a room is provided for use as hospital. The accommodations for the insane and idiotic are very poor. Education of children same as reported last year.

Iosco.—The poorhouse, located in Tawas township, is in good condition. No facilities for bathing. Building is warmed by hot-air furnace. Ventilated by doors and windows. The treatment, food and clothing of the paupers is good. The sick are well cared for. There is an asylum about 100 feet from the main building, for the accommodation of the insane and idiotic. The children are educated at school, one-half mile from county farm.

Iron.—County owns no poorhouse, poor farm, or county hospital. A private hospital in Felch township was designated a temporary county hospital and patients paid for by the month. With the number of permanently indigent people in the county, it is the opinion of the superintendents of the poor that a poorhouse and farm would be an expensive method of caring for the poor. There are practically no paupers in the county that are not sick. Many of these are county charges for a short time only and are cared for at their boarding houses and homes until able again to take care of themselves.

Isabella.—The poor farm and buildings are located in the township of Chippewa, about seven miles from Mt. Pleasant, the county seat of Isabella county. The main building which is assigned to the use of the male inmates is comparatively new and in good shape. The barns and other buildings are fair but not sufficient for the wants of the farm. The building occupied by the female inmates and also as the residence of the keeper is in fair condition, but not as complete as the building occupied by the male inmates. We have also an extra building for those persons who are infected with contagious or loathsome diseases. Facilities for bathing, a good bath tub for the male department, but this is all there is in the poorhouse. Buildings are warmed by stoves using wood for fuel. The apartment for males is well ventilated, but the other department depends on the open door and raised window for fresh air. The inmates are treated kindly, but sometimes measures have to be taken to insure discipline, which, if looked upon by a person who does not know the reason for the same, might be considered other than kindly, but there is no corporal punishment inflicted in the institution, and it is the aim of the keeper to keep the inmates as much occupied as possible according to their strength and ability. The inmates have good substantial food with something extra as luxuries on holidays. The inmates are properly clothed. The sick are well cared for. The physician visits the poorhouse once in two weeks and always comes at the call of the overseer when anyone needs continued care. All persons of weak mental condition are together, the only division made is in regard to sex. They are treated kindly but no effort is made to train or cure them. There is only one child in the poorhouse, and he is an imbecile, physically and mentally.

Jackson.—The poorhouse is located in the township of Blackman, and is in good condition. Facilities for bathing, bath rooms in both departments and on both floors. The buildings are heated by steam. Ventilation is by open fireplaces in hospital rooms and ventilating shafts in all chimneys. Food consists of beef and pork, fresh and salt, and vegetables in season. The clothing is good. A physician is hired by the year. We have wards for the insane in both departments. The children are sent to Coldwater.

Kalamazoo.—The poorhouse is located in the township of Comstock. Buildings are in good order. Facilities for bathing, tubs with warm and cold water. Buildings are heated by steam. We have one cook stove in the cook's department and one range in the overseer's department. Ventilation is such that every room in the house can be ventilated without raising windows and opening doors. The treatment of paupers is good and humane. A good overseer and the best kind of a matron. The food consists of bread, meat, potatoes, coffee, tea, and a general variety of vegetables in their season. Clothing is good and comfortable, shoes, hose, and underclothing when needed. The sick are cared for at the hospital, a physician employed to attend them when needed. They are treated with kindness. As we have no violently insane persons, we let them go as they please. Do not have to shut any of them up. They are well taken care of. At present we have only four children in the house; they are sent to the district school.

Kalkaska.—[No poorhouse nor farm].

Kent.—The poorhouse is located in the township of Paris, six miles east of the city of Grand Rapids. The farm consists of 14½ acres of land, all improved. Barns are in good condition, the house is old. An appropriation has been made by the board of supervisors for a new building. Amount appropriated, \$25,000. Facilities for bathing, bath room. Buildings are warmed by wood and coal stoves. Ventilated by transoms over doors and windows, one building ventilated by the Ruttan system. The paupers are treated kindly and humanely. Disorderly and disobedient ones are confined in

cells. Food consists of beef, pork, fish, milk, butter, coffee, tea, sugar, and all kinds of vegetables raised on the farm. Clothing is of woolen and cotton, according to season. All are comfortably clothed. The sick are attended by county physician when necessary, also proper nourishment and nursing is furnished. The insane and idiotic are kept in separate building warmed by coal stove and well ventilated. The building contains bath rooms, and cells to be used for the violently insane. As no children are kept in poorhouse for any length of time no provision is made for their education.

Keweenaw.—The building occupied as a poorhouse is located in Eagle Harbor township. It is a frame building with suitable out buildings and in good repair. The house is not owned by the county. Facilities for bathing, ordinary wash tub. The buildings are warmed by wood stoves and ventilated by doors and windows. Good treatment is required from the keeper. The food is plain and substantial. Clothing is suited to the climate. The sick are cared for by an attending physician. We have no insane or idiotic persons in the poorhouse. The children are educated at the public schools.

Lake.—The county house is located in the township of Chase; the condition of the house and other buildings is good. Have no facilities for bathing. The buildings are warmed by stoves and ventilated by windows and doors. The paupers are well treated and cared for. They have good wholesome food and comfortable clothing. The sick are well cared for and extra nurses are furnished when necessary. No accommodations for the insane. Have two feeble-minded children in poorhouse not old enough to be taught.

Lapeer.—The poorhouse is located in the township of Mayfield. Facilities for bathing, bath tubs with hot and cold water. Buildings are warmed by steam. Ventilated by flues in chimneys and transoms over doors. The treatment of paupers is humane, no corporal punishment is allowed. Food consists of flour, pork, beef, fish, sugar, tea, coffee, butter, milk and such vegetables as are grown on the farm. Clothing is of woolen or cotton as season requires. The sick have the attendance of the county physician when needed. No special accommodation for the insane and idiotic. The children are educated at the district school.

Leelanau.—[No poorhouse.]

Lenawee.—The poorhouse is located in the township of Madison. All buildings are in good repair. Facilities for bathing, two bath houses with four tubs for hot and cold water. Buildings are heated by steam. Ventilation is good. The treatment of paupers is kind, no corporal punishment is allowed. Food consists of bread and meat, of the best quality, and eggs, also the milk and butter from twelve cows are consumed by the inmates. Clothing consists of woolen in winter and cotton in summer, and a plentiful supply. A competent physician is employed by the year to care for the sick. The hospital is heated by steam and has modern water closets, bath room with hot and cold water. Everything is in first class condition. In all cases the sick have careful nursing. We have no insane or idiotic. The children are sent to district school.

Livingston.—The poorhouse is located in the township of Marion. Facilities for bathing, good. The buildings are warmed by steam. The ventilation, treatment, food, clothing, and care of the sick are all good.

Luce.—The poorhouse is located in McMillan township, it is in good condition. Facilities for bathing, good. Buildings are warmed by stoves. Ventilation is by raising and lowering windows. Treatment of paupers, food, clothing, and care of the sick are all good. Accommodations for the insane and idiotic, fair. The children are educated at public school.

Mackinac.—The poorhouse is located in the township of Brevort, about ten miles from St. Ignace, the county seat. Bath tubs are used for bathing. Building is heated with stoves and drums, and ventilated by doors and windows. Paupers are treated kindly and furnished with good wholesome food. When in need of clothing they are furnished with what they require. The sick are kindly treated and furnished a physician and nurse.

We have no accommodations for the insane or idiotic. We have no children to educate. We employ our keeper and wife, paying them a salary of \$120 per year, and allowing the keeper a share of all crops raised on the poor farm, the keeper furnishing all necessary labor, seed, etc. We have about eighteen acres of land cleared and under cultivation. The keeper boards all paupers sent to the poorhouse at the rate of \$10 per month. We have made this arrangement for the reason that we seldom have over one or two paupers in the poorhouse at one time, and find that this works well. At present we have two inmates in the poorhouse.

Macomb.—The poorhouse is located in the township of Clinton, one and one-half miles northwest of Mt. Clemens. Condition of buildings A.1, good. Facilities for bathing, bath tubs. Buildings are warmed by steam. Ventilation of buildings, fair. Treatment of paupers kind and humane. Food is plain, wholesome and abundant. Clothing is good, clean and appropriate to the season. The sick are cared for in the hospital not connected with other buildings. The insane and idiotic are treated in a building separate from all others. The children are educated at public school.

Manistee.—The poorhouse is located in the township of Manistee. The poorhouse and all other buildings on the county farm, by the efficient management of our keeper, Mr. W. B. Horton, are always kept in the best possible condition as to repairs and cleanliness. Facilities for bathing, bathroom on first floor with hot and cold water. The rooms occupied by the inmates are warmed by furnaces. Those occupied by the keeper and his family are heated by stoves. Ventilation is fair by double chimneys with ventilating flue in center. The treatment of paupers is kind and humane in every respect. Food is of good quality and plenty of it. Clothing is substantial and suited to the season. The sick are as well cared for as is possible in an institution of this kind. No special accommodations for insane persons as we never keep such patients in the poorhouse any longer than is absolutely necessary. There is a good and well kept district school half a mile from the poorhouse, but we are not called upon to make much use of the same as we avoid as much as possible keeping children within school age in the poorhouse.

Manitou.—[No poorhouse nor poor farm].

Marquette.—The poorhouse is located in the city of Marquette. The general condition is only fair, owing to the age of the building. Facilities for bathing, bath tubs with hot and cold water. The building is heated by steam and stoves. Ventilated by windows and doors, with air shaft in one part of building. Treatment of paupers is kind but firm, and inmates are required to conform to reasonable rules. All that are able are required to perform light labor. They have good, plain, nutritious food. The clothing is comfortable and warm, suitable to this climate. The sick have comfortable beds, good nursing and medical care. The insane and idiotic have separate rooms and a cage for the violent. Children of school age are sent to State school at Coldwater. The majority of the inmates are invalids.

Mason.—The poorhouse, located in Amber township, is in first-class condition. Facilities for bathing, tubs and pails. Building is warmed by stoves. Ventilated by doors and windows. The treatment of paupers is kind but firm. The food consists of good farmer's fare. The sick have the best care obtainable. No accommodations for the insane and idiotic. When have any children we send them to the country school.

Mecosta.—The poorhouse is located in the township of Mecosta. It is in good repair and is kept neat and clean. Facilities for bathing, bath tub. Building is warmed by furnace. Ventilation is by means of ventilators in chimneys. Treatment of paupers is kind but strict. Food consists of good substantial farmer's fare. The clothing is cotton in summer and woolen for winter. The sick have good care. The insane are sent to the asylum. The idiotic are kept in the building. Children are educated at the district school.

Menominee.—The poorhouse is located in the city of Menominee. It is in excellent condition. Facilities for bathing are two bath tubs with hot and cold water. The buildings are warmed by steam and ventilated by transoms over doors and windows. The paupers have good treatment. They have plain, substantial food. The clothing consists of woolen in winter and cotton in summer. The sick have first-class care. For the accommodation of the insane and idiotic, we have two rooms with doors and windows barred. We do not keep such persons longer than is absolutely necessary. No children to educate.

Midland.—The poorhouse is located in the township of Midland, four miles from the county seat. The poorhouse and other buildings are good. Facilities for bathing, bath tub, suitably arranged. The building is warmed by hot water heater and stoves. Ventilation is by doors and windows. The paupers are treated kindly. Good, wholesome food is furnished and any other diet ordered by the county physician. They are supplied with clothing suitable to the season of the year. The sick are cared for by the county physician. We have suitable rooms for the insane and idiotic. We do not keep children in the poorhouse but send them to Coldwater.

Missaukee.—The poorhouse is located in the township of Reeder, three and one-half miles south and one-fourth mile east of Lake City, the county seat. The general condition of the poorhouse is good. Facilities for bathing, tubs and pails. The building is

warmed by furnace and stoves, and ventilated by doors and windows. The treatment of paupers is good. Food consists of bread, butter, beef, pork, vegetables, pies, sauce and puddings. They have good, comfortable clothing to suit the seasons. The sick have good care under the supervision of the keeper and matron. For the insane and idiotic there is a building containing four rooms, two of which are cells with grated windows and doors. We do not keep them longer than we are obliged to. The treatment is as kind as the case will permit. We do not keep children longer than is necessary. When here they attend the district school.

Monroe.—The poorhouse is located in Monroe township. It is a two-story brick building with basement. Out buildings are mostly new and in good condition. Facilities for bathing, two bath tubs, one in keeper's department and one in pauper's department, well supplied with warm and cold water. Buildings are warmed by three furnaces and four stoves, using coal and wood for fuel. Ventilation is by means of flues reaching from the basement to the roof. Treatment of paupers is by uniform rules adapted to their various needs—moral suasion, no corporal punishment. Food consists of wheat bread, salt pork, fresh meats occasionally through the summer, with soups and vegetables of all kinds, which are raised on the farm, fresh meats and fish during the winter, plenty of milk at all times, roast turkey and chicken at Christmas and New Years, Thanksgiving and other holidays. Meals are served three times a day. Clothing for males in summer is of cottonade, and in winter cotton underwear with other suitable clothing as needed to make them comfortable; for the females, cotton denims and prints in summer and flannel underwear in winter. The sick are under the special care of the matron. Nurses are also employed when needed. The sick are furnished with such food as is prescribed by the attending physician. We have rooms where the insane can be cared for, providing they are not excitable. The idiotic give but little trouble as they are in most cases capable of caring for themselves. When we have children here they are taught by a lady teacher in a room outside the department for the poor.

Montcalm.—The poor house is located in the township of Fairplains, no change in house or buildings, except an addition has been built to the building for the idiotic, for the use of the matron. Facilities for bathing—bath tubs. Buildings are warmed by stoves and ventilated by doors and windows. Treatment of paupers is good, food good, and they have good clothing suitable to the season. A regular physician visits the house once a week and oftener when necessary. For the insane and idiotic there is a separate building, with a paid matron to look after them. Children attend district school.

Montmorency.—[No poorhouse nor farm.]

Muskegon.—The poorhouse is located in the township of Muskegon, two and one-half miles from the court house, it is in fair condition, not having been at first designed for a poorhouse, it is not as convenient as should be. Last year we built an addition so as to keep the sexes separate. We now have more room and better conveniences. We have had a wind-mill erected which supplies water for bathing and for watering stock. The barns are old and in poor condition. The farm contains thirty acres of as poor land as there is anywhere, twenty acres improved. Facilities for bathing—bath tubs. The house is warmed by stoves using wood for fuel. Ventilation is by doors and windows. The treatment of paupers is good and kind. We have a keeper who is an excellent farmer and a very judicious manager of the house and inmates. His wife is a neat housekeeper, a very capable nurse and all are treated kindly. No punishment is inflicted except in extreme cases and then it is not severe. Food is of good quality, consisting of beef, pork and fish (salt and fresh) bread, pies, cakes, delicacies for the sick, vegetables of all kinds, grown on the farm, butter, milk, tea and coffee. Everything is cooked and prepared in the keeper's kitchen. The clothing is good and seasonable. The bedding is mostly woolen blankets as they are easier washed and kept clean. The sick are cared for by the keeper and his wife, with such assistance as the inmates can render, and a hired nurse when needed. A good physician is employed by the year. The insane and idiotic—we have three—are kindly treated by the keeper and inmates. All of the insane who are at all violent are sent to the asylum. For the accommodation of these unfortunates, we have three cells or rooms, with wire screen doors and windows. When we have children they attend the district school. We find homes for them or send them to the public school at Coldwater.

Newaygo.—The poor farm is located in the townships of Sherman and Garfield.

Oakland.—The poorhouse is a very large brick building, situated on the east line of the township of Waterford; the other buildings, consisting of a suitable brick structure for the mildly insane and the feeble minded; a brick laundry, together with frame

barns, wagon and tool house, shop, ice house, corn house, poultry house and hog pens are kept in good order and repair, as is also the farm, orchards and fences. The stock is of a high grade and choice, and are cared for as well as most fancy farmers afford their thoroughbreds. Facilities for bathing—two bath rooms with tubs and shower. The facilities for bathing are much better than the disposition for using them. Indeed the sheep might as soon be expected to wash themselves as the average pauper to voluntarily bathe. Generally, when compelled to submit to ablution they think they have been subjected to abuse. The main building is heated by steam and kept as warm as required at small expense. The other buildings are warmed by stoves. The ventilation is a modification of the Rutan system, together with the results of using partially seasoned lumber; furnishes as much fresh air as can be utilized. A very small proportion of the inmates of the county house were ever before as comfortably situated as now. For proof reference is made to the fact that like office holders "few die and none resign." The farm and garden affords a fair variety of both meat and vegetables, together with the cereals, added to this as the seasons change, fresh meat and other things are provided, so that the table is as well furnished as is usual among people outside of towns. The clothing is such as is comfortable without being conspicuous or extravagant. A homeopathic doctor cares for the sick. The insane and idiotic have no treatment as they need none, food, warmth, clothing, sunshine and sleep is what they require and these are furnished without stint. We keep no children of school age.

Oceana.—The poorhouse is located in the township of Hart. It is in fair condition, the out buildings are in good condition. Facilities for bathing—one bath tub. Buildings are warmed by stoves. Ventilation is fair. Treatment of paupers is good; food is plain and substantial. The sick have good care. The insane and idiotic have good accommodations and are well treated. We keep none that are violently insane at the poorhouse and all of the inmates are of that class, who, by reason of extreme old age or disease are incapable of assisting on the farm. The children are educated at the district school, one-half mile distant.

Ogemaw.—The poorfarm is located in the township of West Branch, just outside the city of West Branch. The poorhouse is in good condition; it is a large frame building, well painted and plastered. The barn, hog barn, and hen house are large and in good repair. The paupers are provided with wash bowls and pitchers, towels, soap and water. No bath room in the house. The rooms in the lower story are warmed with heating stoves; registers in the ceiling allow warm air to ascend to the sleeping rooms above. We have no system of ventilation. The windows lower from the top to allow circulation of pure air. The treatment of paupers is kind. Good, substantial food is provided, consisting of bread, butter, meat, potatoes, tea, coffee, etc. Good clothing adapted to the season is provided. We have a large, well-ventilated sick room on the first floor. A physician is hired by the year. No insane or idiotic are kept here. All that class are removed at once to the asylums. A first-class public school within half a mile open to all. We are endeavoring to urge upon the supervisors the propriety of appropriating money enough to clear the farm. In the past year about ten acres of low fertile ground has been cleared, one acre of which is worth ten of the high land.

Ontonagon.—The poorhouse is located in the township of Ontonagon. The house and barns are in good condition. Facilities for bathing, zinc bath tub. Buildings are warmed by wood stoves and ventilated by windows. Treatment of paupers and their food are good. Their clothing is warm and clean. A physician is employed by the year to care for the sick. No accommodations for the insane and idiotic. No children to educate.

Osceola.—The poorhouse is located in the township of Sylvan. The buildings are in splendid condition. Facilities for bathing, bath room with bath tub. Buildings are warmed by wood stoves, ventilated by transoms. The treatment of paupers is good. They have plenty of good, wholesome food, and good, comfortable clothing. The sick have good care and a physician when needed. The insane are not kept here long. Children attend the district school.

Oscoda.—[We have no poorhouse nor farm.]

Osego.—The poorhouse is located in the township of Livingston. The house is in good condition but the barns are poor. Have no facilities for bathing. The buildings are warmed by stoves and ventilated by transoms over doors. Treatment of paupers and their food are good. The sick have good care. We have no accommodations for the insane or idiotic. Have no children to educate.

Ottawa.—The poorfarm is located in the township of Polkton, on the north bank of Grand River. It consists of 239 acres, 50 of which is wood land. The poorhouse is a

solid brick structure, three stories above the basement, and with all other buildings on the farm is in excellent condition. In the basement are bathing vats supplied with hot and cold water. All paupers are required to bathe at least once a week. The building is warmed by two wood furnaces in the basement, which keep all parts of the building comfortable. Ventilating flues were constructed in the chimneys when the house was built. All the rooms of the paupers' department, except where smoke from tobacco pipes taint the air, seem to be well ventilated and wholesome. Paupers are treated with considerate kindness. Employment of some kind on the farm or in the house is found for every inmate, physically or mentally competent to perform manual labor. These people seem interested in their labors, undertake them cheerfully and are far more contented and less fault finding than when idle. Vegetables, wheat bread, oat meal, corn meal, the milk and butter of from ten to twelve cows, with beef, pork and mutton are the substantial of the table. Tea, coffee, sugar and syrups are supplied in abundance. Tobacco is furnished to all those that have the habit. The dishes are varied from day to day to insure strong appetites and healthy relish for all meals. The winter clothing is of mixed cotton and wool goods, and lighter fabric of cotton or mixed for summer; underclothing suitable to the season and the condition of the person is always supplied. The sick are nursed in their rooms, attended by a physician, and are supplied with all the comforts of a private house. Ordinary household remedies are always at hand in the poorhouse. A small frame building separate from the main structure is used for the insane and idiotic. It is warmed by wood stoves, well lighted and with fair ventilation. We have no children capable of being educated.

Presque Isle.—[No poorhouse nor farm.]

Roscommon.—[No poorhouse nor farm.]

Saginaw.—There is no change in our report of the condition of the poorhouse, etc., up to March 17, 1891. On that day the poorhouse burned, with most of the furniture. The inmates (47) were immediately removed and cared for at St. Mary's Hospital, Saginaw, E. S., and are maintained there until such time as they can be moved back to the county farm. We have let the contract for the construction of a new poor house; when completed and furnished will be a model in all its arrangements and conveniences. The cost will be about \$25,000. It will be constructed as nearly fire-proof as possible. It will be a plain, substantial brick building, with steel beams for joice, all partitions brick, slate roof, etc., warmed by steam and well ventilated. Dimensions 116x48 feet, 30 feet high. The first and second stories will be wainscoted.

Sanilac.—The poorhouse is located in the township of Lexington. No facilities for bathing. Buildings are warmed by stoves and ventilated by doors and windows. The paupers have good care. They have good substantial food and good clothing. The sick have good care. We have one cell for the accommodation of insane or idiotic. Have no children to educate.

Schoolcraft.—The poorhouse is located in the township of Hiawatha; it is in good condition. Facilities for bathing—tubs. The buildings are warmed by wood stoves and ventilated by doors and windows. The paupers are treated kindly but with decision. Food is of a good quality and ample quantity, served three times a day. Clothing is furnished when necessary. The sick are cared for by numerous physicians. We have no accommodations for the insane or idiotic. No children to educate.

Shiawassee.—The poorhouse is located in Caledonia township, three and one-half miles southeast of Owosso, and two and one-half southwest of Corunna, on a fine farm of eighty acres. The house and other buildings are old but in fair condition. We are now erecting a new brick building. Facilities for bathing, bath tubs. Our buildings are heated with stoves, but the new building will be warmed with a furnace. The buildings are ventilated by doors and windows. We intend to have the inmates treated well. They have plenty of good food. They have good, plain, comfortable clothing, suitable for visiting their friends or attending church. The sick have good care. Our accommodations for the insane will be sufficient soon as our new building is finished. We have had no trouble in caring for the idiotic, and they receive humane treatment. The children attend the district school one mile distant.

St. Clair.—The poorhouse is located in the township of Wales. The poorhouse and other buildings are in good condition. We have good facilities for bathing. Buildings are warmed by three (No. 29) Monroe hot air furnaces. Ventilation is good. The paupers have good treatment. Their food is of the very best. Clothing poor. The sick have the best of care. We have no accommodations for the insane or idiotic. Education of the children poor.

St. Joseph.—The poorhouse is located in the township of Fawn River. The house is very poor, other buildings good. We have no facilities for bathing. The buildings are warmed by stoves and ventilated by doors and windows. The treatment, food, and clothing of the paupers are good. The sick have the best care that can be given under the existing circumstances. We have no accommodations for the insane and idiotic. We have no children to educate.

Tuscola.—The poorhouse is located in the township of Almer. The main building of the poorhouse burned in the fall of 1890. We are rebuilding the same at the present time. The other buildings are in good condition. Facilities for bathing—common bath tub. Buildings are warmed by stoves and ventilated by doors and windows. The treatment of paupers is always kind, allowing none to be treated harshly. They have good substantial food, furnished principally from the farm. The clothing consists of cotton for summer and woolen for winter. The sick are under the care of the keeper and a physician when necessary. We have cells for the confinement of the insane and idiotic when they become vicious, never allowing harsh treatment in their management. The children are educated at a common district school, within three-fourths of a mile of the poorhouse.

Van Buren.—The poorhouse is located in the township of Hartford, half-way between the villages of Lawrence and Hartford. The house and other buildings are in good condition. There are two bath rooms, one for males and the other for females. The inmates are required to bathe once a week and oftener when necessary. The house is warmed by two hot air furnaces using wood for fuel. Ventilated by cold air flues and by doors and windows. The inmates are treated kindly, those that are able to work are required to do so. No corporal punishment is allowed, confinement and short rations is all that is necessary. The food for the inmates vary according to the seasons. The inmates are respectably clothed and their clothing is changed as often as necessary. A physician is employed by the county who visits the sick. No insane are kept at the county house. The idiotic are well taken care of in the same building. Have only two that are not capable of caring for themselves. No children that are capable of learning are kept in the poorhouse. We are well satisfied with the management of our house and farm. The paupers are well pleased and seem to feel that they are at home and well cared for.

Washtenaw.—The poorhouse is located in the township of Pittsfield. The farm contains 120 acres of rolling land with stony and gravelly soil. Farm and buildings are in good, fair condition. Facilities for bathing, bath tubs. Inmates are required to bathe once each week. Buildings are warmed by steam, using soft coal for fuel. We use about 175 tons of lump coal. Ventilation is by means of the steam heating apparatus. The treatment of the paupers is kind but firm. All that are able are required to work a part of the time each day. They have good, plain food, and plenty of it, with vegetables well cooked and butter three times each week. Clothing is suitable to the time of the year. There is a hospital for males with male attendant and a hospital for females with female attendant. We do not keep any that are violently insane, but send them to the asylums. The cases of mildly insane or demented and idiotic we keep here, having them cared for by the other inmates as far as possible. We do not keep children here that are eligible to the public school, but we have one colored boy that was returned from the school at Coldwater. As we do not get the supervisors reports until the first of October, we have no means of knowing the exact number of persons helped by them during the year, but estimated them at fifty. If this report was made up to October 1, we should then have a report from the different townships and also from the poormasters in the cities of Ann Arbor and Ypsilanti. They look after the poor in the cities (except the transient poor) and they report to us October 1, same as the supervisors. In these cities are the largest number of permanent poor that are assisted at their homes and which does not appear in this report.

Wayne.—The county poorhouse is located in the township of Nankin, and with the exception of a small portion is entirely new. The outbuildings are also mostly new and all the buildings are in first-class condition. There are bath tubs provided for bathing purposes. All inmates, whose health will permit, are compelled to bathe on entering the institution before being assigned quarters, and are required to bathe not less than once a week thereafter. The main buildings are heated by steam. The boiler house is apart from the institution. The ventilation of the buildings is good, special attention having been given to that feature when the buildings were erected. The rules and regulations of the superintendents of the poor prohibit any ill treatment of inmates. Refractory patients are punished by being discharged from the institution, or when there is a breach of the peace by being brought before a justice of the

peace for trial and punishment. The food consists of the best quality of fresh and salt beef, vegetables, good bread and coffee, with a special diet for the sick as ordered by the house physician. Good, substantial and seasonable clothing is supplied in ample quantities. Separate apartments are set apart for hospital purposes with a physician in constant attendance; attendants and nurses are also provided. Separate buildings constructed of brick especially designed for the accommodation of the insane. This department is under the charge of the medical superintendent, who is a regular physician and an expert in the treatment of the insane. A sufficient number of attendants is provided and every precaution is taken for the care and comfort of the inmates. No children of school age are kept in the institution, they being committed to the State public school as fast as received as provided by law. A large commodious chapel has been erected, where the various denominations hold Sabbath services in their turn.

Wesford.—The poorhouse is located in the township of Colfax, it is in good condition; other buildings very good. Have fair facilities for bathing. The buildings are well warmed by a furnace. Ventilation good. The paupers are treated kindly. They have plenty of good food well cooked. They have good clothing and it is kept clean. The care of the sick is fair. Have poor accommodations for the insane and idiotic. Children attend district school.

SCHEDULE B.

Names and postoffice addresses of Superintendents of Poor, as signed officially to their reports, 1890.

Counties.	Names.	Postoffice.
Alcona	{ Peter Effrick	Harrisville.
	{ Eli M. Barker	Glennie P. O.
	{ D. Mulholland	Alcona.
Alger	{ Julius Gogarn	Gogarnville.
	{ J. W. Belknap	Onota.
	{ George Ferris	Au Train.
Allegan	{ L. Bailey	Allegan.
	{ C. W. Calkins	"
	{ Eliaba Mix	"
Alpena	{ John C. Chisholm	Alpena.
	{ Hiram J. Eaton	
	{ Thomas Jermin	
Antrim	{ James Williams	Eastport.
	{ James C. Abbott	Bellaire.
	{ George L. White	Mancelona.
Arenac	{ Zeno Whiting	Maple Ridge.
	{ W. A. Hill	Au Gres.
Baraga	{ E. H. Ormsby	Baraga.
	{ John Q. McKernan	
	{ J. G. Turner	L'Anse.
Barry	{ W. H. Schantz	Hastings.
	{ P. W. Burgess	"
	{ Henry Houghtalin	Quimby.
Bay	{ William Maxson	Eseeriville.
	{ James T. Emery	West Bay City.
	{ Alphons Watther	Bay City.
Benzie	{ P. A. Smith	Homestead.
	{ E. B. Frost	Frankfort.
	{ L. P. Judson	Bensonia.
Berrien	{ A. W. Mars	Berrien Springs.
	{ J. T. Beckwith	Gallen.
	{ John F. Gard	St. Joseph.
Branch	{ Seth Monroe	Bronson.
	{ J. Clark Pierce	Coldwater.
	{ S. A. Warren	Union City.
Calhoun	{ A. O. Hyde	Marshall.
	{ Henry A. Whitney	Battle Creek.
	{ Joel Laberteaux	Albion.
Cass	{ William Adams	Dowagiac.
	{ E. W. Beckwith	Cassopolis.
	{ W. J. Kelsey	"
Charlevoix	{ R. A. Miller	Ironton.
	{ George W. Bailey	Boyne City.
	{ L. C. Madison	East Jordan.
Cheboygan	{ M. J. Bolen	Wolverine.
	{ John Heaphy	Cheboygan.
	{ Bernard Brogan	"
Chippewa	{ John Gurnoe	Sault Ste. Marie.
	{ I. G. Lennox	"
	{ George T. Partridge	"

SCHEDULE B.—CONTINUED.

Counties.	Names.	Postoffice.
Clare	{ P. E. Witherspoon	Harrison.
	{ A. W. McIntyre	Clare.
	{ D. B. Wait	Farwell.
Clinton	{ C. E. Ball	St. Johns.
	{ Jess Dunn	"
	{ H. M. Nigh	Ovid.
Crawford	{ R. P. Forbes	Grayling.
	{ James S. Crego	Wellington.
	{ John J. Coventry	Frederic.
Delta	{ T. J. Tracy	Escanaba.
	{ Henry McFall	"
	{ Daniel Kelly	Garden.
Eaton	{ C. A. Merritt	Charlotte.
	{ William W. Stine	"
Emmet	{ W. C. McComb	Levering.
	{ J. J. Hanks	Petoskey.
	{ D. W. Colver	Harbor Springs.
Ganesssee	{ John McKercher	Flint.
	{ George R. Howe	"
	{ L. J. Hitchcock	"
Gladwin	{ C. H. Glidden	Gladwin.
	{ Horace R. Clarke	"
Gogebic	No report.	
Grand Traverse	Not reported.	
Gratiot	{ C. E. Webster	Ithaca.
	{ A. N. Martin	St. Louis.
	{ P. R. Phillips	Ithaca.
Hillsdale	{ Lewis Wales	Jonesville.
	{ Joel B. Norris	Hillsdale.
	{ Z. G. Culver	Reading.
Houghton	{ Phil Schermernann	Hancock.
	{ Will A. Childs	Calumet.
	{ August Krellwitz	Houghton.
Huron	{ M. Hanselman	Ruth.
	{ Francis Thompson	Kilmanagh.
	{ Septimus Irwin	
Ingham	{ Alexander McMillan	Lansing.
	{ C. L. Casterlin	
Ionia	{ Frank C. Sibley	
	{ J. S. Towle	
	{ Amon Otis	
Iosco	{ A. F. McDonald	An Sable.
	{ John Sullivan	East Tawas.
	{ D. B. Dixon	Tawas City.
Iron	{ Jas. B. Gaston, M. D.	Metropolitan.
	{ Frank Rabrex	Crystal Falls.
	{ John Burt	Iron River.
Isabella	{ Hugh D. Johnston	Rosebush.
	{ Michael O'Boyle	Shepherd.
	{ John Maxwell	Mt. Pleasant.
Jackson	{ C. S. Anderson	Jackson.
	{ A. A. Sullivan	Leoni.
	{ M. H. Hawley	Jackson.
Kalamazoo	{ Henry W. Bush	Kalamazoo.
	{ Z. N. Robinson	Vicksburg.
	{ A. H. Carr	Galesburg.

ABSTRACT OF THE ANNUAL REPORTS OF

SCHEDULE B.—CONTINUED.

Counties.	Names.	Postoffice.
Kalkaska	{ N. A. French	Kalkaska.
	{ Elon Murray	South Boardman.
	{ Henry Lannin	Westwood.
Kent	{ Asa W. Meech	Grand Rapids.
	{ David Lankester	" "
	{ Henry Mitchell	" "
Keweenaw	{ William B. Wright	Eagle River.
	{ A. A. Bennett	Phenix.
	{ John Mac Rae	Central Mine.
Lake	{ A. S. Randall	Baldwin.
	{ J. G. Rogers	Chase.
	{ Samuel Wolfe	Deer Lake.
Lapeer	{ John Hevener	Lapeer.
	{ John Clark	Columbiaville.
	{ W. T. Dodge	Imlay City.
Leelanau	{ George Mason	Empire.
	{ Geo. A. Craker	Omena.
	{ Abraham Erickson	Good Harbor.
Lenawee	{ John W. Finch	Adrian.
	{ H. C. Conkling	Tecumseh.
	{ S. M. Hamilton	Adrian.
Livingston	{ H. M. Padley	
	{ A. J. Wickman	
	{ Frank O. Burt	Howell.
Luce	{ H. C. Farrand	Newberry.
	{ John Anderson	
	{ Riley H. Fuller	McMillan.
Mackinac	{ James Lasley	Mackinac Island.
	{ A. O. Packard	Moran.
	{ P. W. Murray	St. Ignace.
Macomb	{ T. W. Newton	Mt. Clemens.
	{ A. Greiner	" "
	{ G. W. Robertson	" "
Manistee	{ Christian Hauser	Manistee.
	{ J. W. Bennett	
Manitou	Frederick Butts	St. James.
Marquette	{ E. C. Cooley	Ishpeming.
	{ John Milsoy	Michiganmme.
	{ C. D. Blanchard	Marquette.
Mason	{ David Baird	Ludington.
	{ Joseph Mills	Bachelor.
	{ F. N. Latimer	Ludington.
Mecosta	{ J. Frank Clark	Big Rapids.
	{ D. C. Fuller	Milbrook.
	{ H. Bennett	Stanwood.
Menominee	Jacob Muth	Menominee.
Midland	{ E. McArdle	Midland.
	{ T. J. Secor	"
Missaukee	{ Abraham Stout	Lake City.
	{ F. L. Downing	Manton.
	{ Martin Duffy	Falmouth.
Monroe	{ John Davis	Monroe City.
	{ Thomas Plues	" "
	{ Peter Duseau	La Salle.
Montcalm	{ J. P. Shoemaker	Amsden.
	{ E. C. Miller	Greenville.
	{ Oscar Fenn	Stanton.